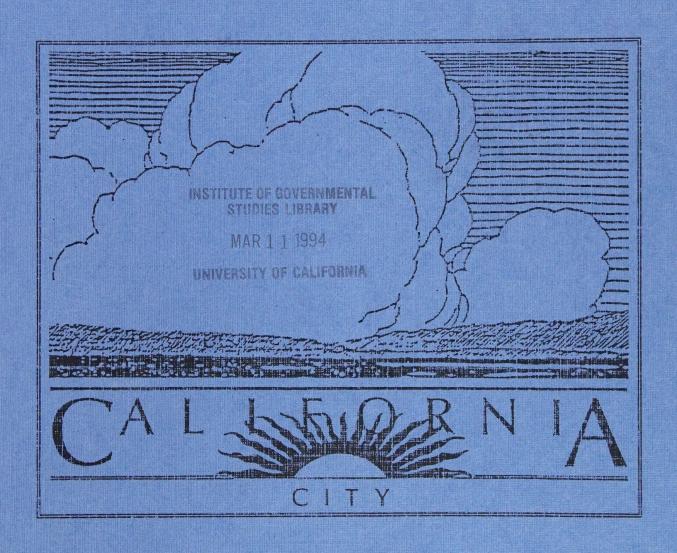
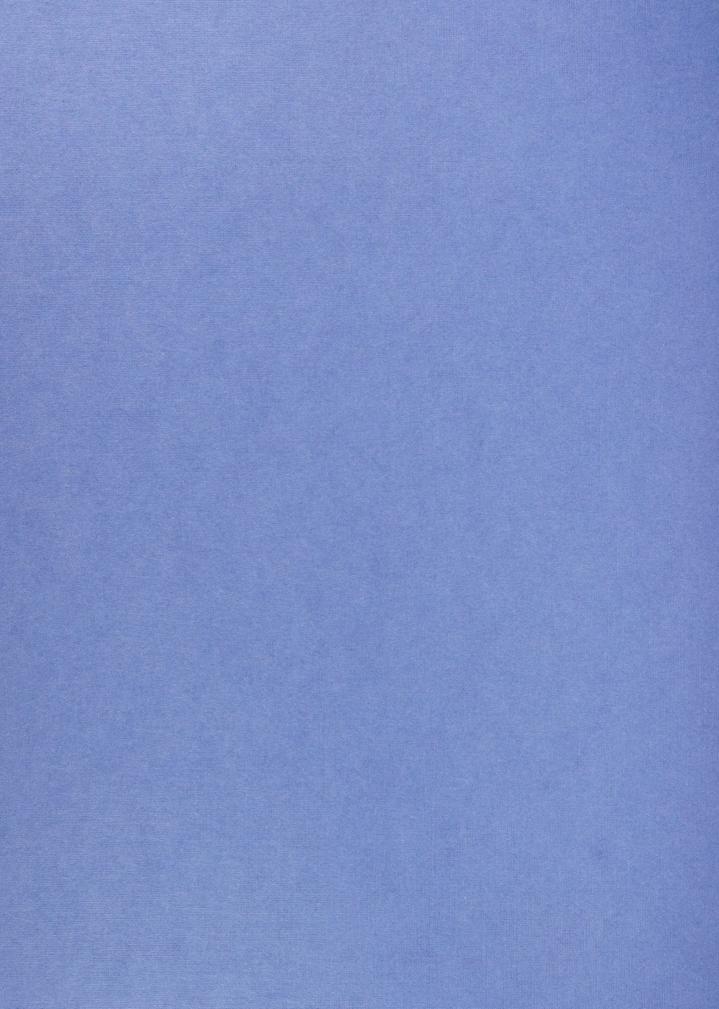
HOUSING ELEMENT Of The GENERAL PLAN

Adopted August 1993





HOUSING ELEMENT Of The GENERAL PLAN

CITY OF CALIFORNIA CITY

ADOPTED BY
THE CITY COUNCIL
OF
CALIFORNIA CITY
AUGUST 17, 1993

ENVIRONMENTAL IMPACT REPORT RESOLUTION No. 8931512

> GENERAL PLAN UPDATE RESOLUTION No. 8931513

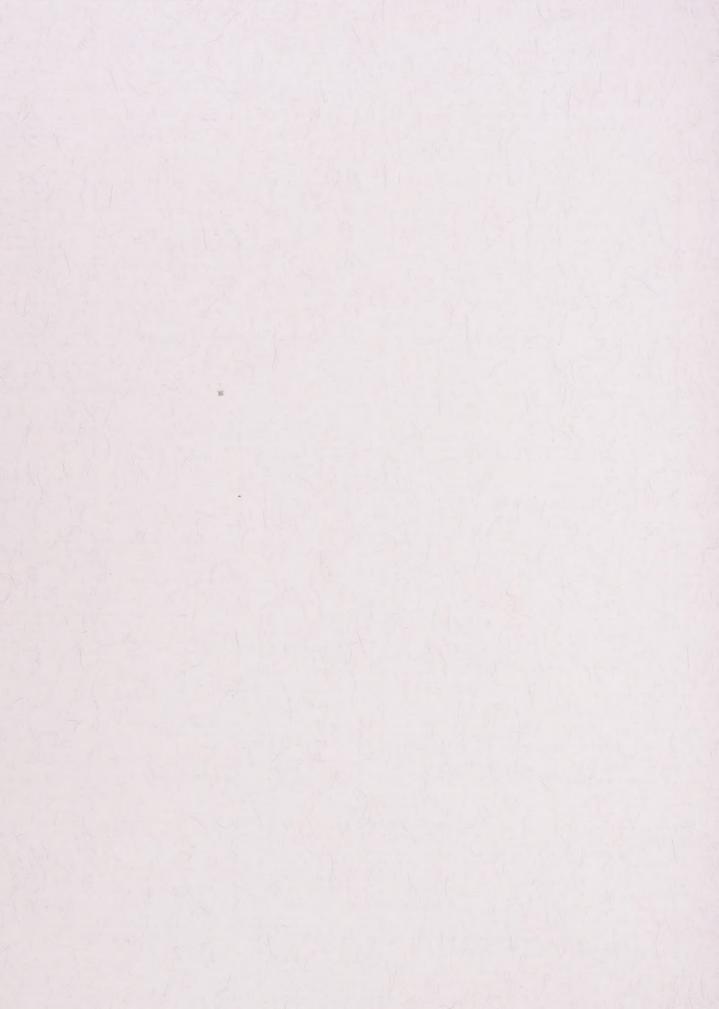


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CHAPTER ONE INTRODUCTION

INTRODUCTION

As required by Government Code 65588 (a) (b) each local government must periodically review and evaluate its Housing Element of the General Plan. The evaluation and revision should occur as frequently as appropriate, but not less than every five years.

Local governments review and evaluate the Housing Element for the following:

- The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the state housing goal;
- The effectiveness of the Housing Element programs in attaining the locality's goals and objectives; and
- The progress being made toward implementing the Housing Element.

This document is the second revision to the Housing Element since its adoption in 1984. The original Housing Element was prepared following the guidelines outlined as a result of the passage of AB 2853. This document is considered an update to the current Housing Element adopted in 1987, as provided for in Government Code Section 65585 (b).

This document was prepared as an update document, and is intended for use in conjunction with the original Housing Element. By utilizing a summary format, conditions which have not changed can be referenced, and program contents which are still valid can remain intact.

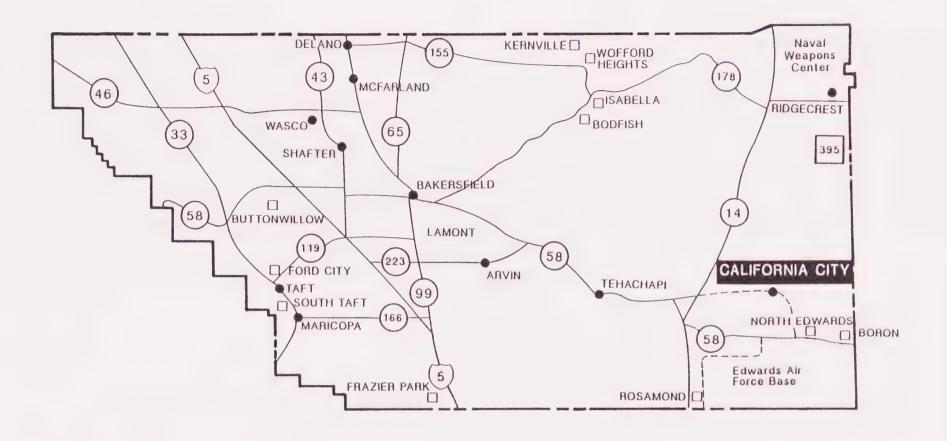
This Housing Element update is organized in the following manner:

- Chapter 1 INTRODUCTION
- Chapter 2 SUMMARY This chapter briefly summarizes the changes which have been identified in this Housing Element amendment, and highlights the issues/data/constraints which have the most significant impact on Housing Element implementation.
- Chapter 3 HOUSING NEED UPDATE New Census data is incorporated into this chapter, updating the need figures contained in the existing Housing Element.



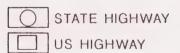
- Chapter 4 HOUSING PROGRAM UPDATE This chapter describes the progress made to date on program utilization, and indicates whether or not the program is recommended for continued inclusion in the City's housing strategy.
- Chapter 5 HOUSING DEVELOPMENT CONSTRAINTS AND OPPORTUNITIES An analysis is presented of factors which could constrain or impede the development of housing for all economic sectors of the City. Unless specifically identified, constraints/opportunities which are contained in the current Housing Element remain valid.
- Chapter 6 EVALUATION PROCEDURE AND CITIZEN PARTICIPATION This chapter is included to outline the process and procedures which are necessary for review and adoption of this Housing Element amendment.
- Appendix The appendix contains the relevant text of the adopted Regional Housing Allocation Plan, in which is located future housing demand.





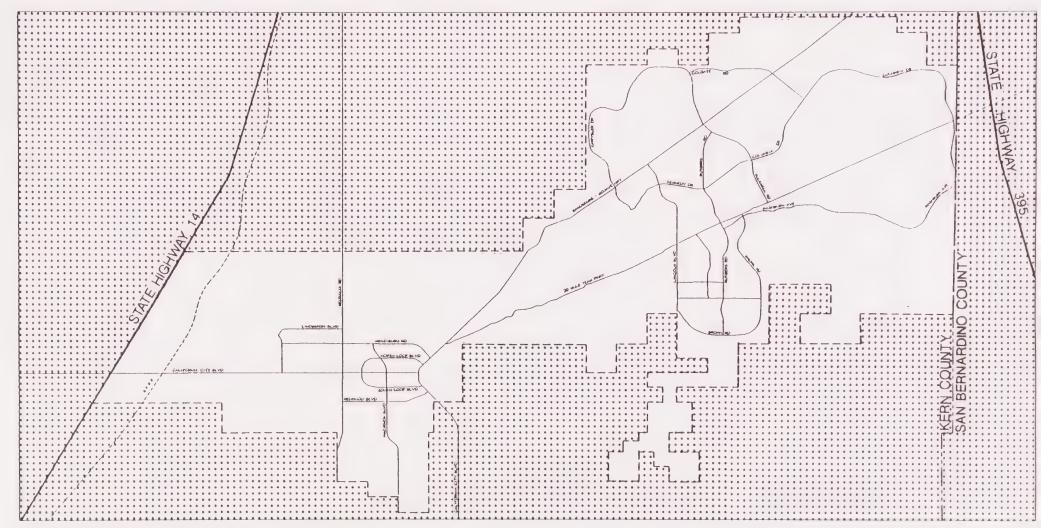
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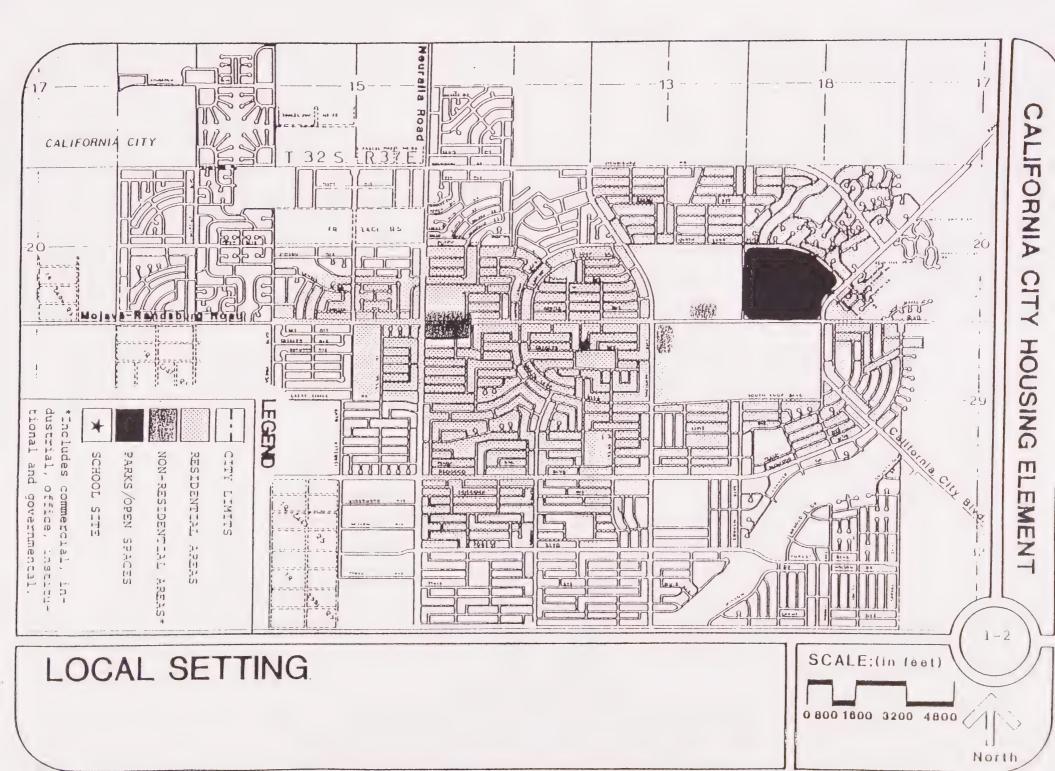
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GENERAL PLAN
LAND USE AND CIRCULATION 1802-2012

---- PLANNING AREA BOUNDARY



CALIFORNIA CITY PLANNING AREA







CHAPTER TWO SUMMARY

SUMMARY

This summary will serve as an overview of the changes which have been identified in the Housing Element amendment. It will highlight the changes or conclusions by category: housing need, program utilization and revisions, and constraints/opportunities to development.

Housing Need

- The population in the City of California is expected to increase from the 1990 figure of 5,955 to 14,800 by 2000.
- There are over 180 female-headed households in California City. Of these households, over twenty-four percent are below poverty level.
- There are over 296 elderly (65 and over) heads of household in California City, and six percent are below the poverty level.
- Eighty-four percent of the elderly households are homeowners and sixteen percent are renters.
- Less than four percent of all the households in California City are overcrowded (more than 1.01 persons per room). The percentage figure has declined from the 1985 level.
- More than thirteen percent of all units have large family households. These conditions are primarily a result of families with more than five persons per household (large families). This indicates the need for the construction of units which can accommodate large families.
- Of the households that were identified as overcrowded, over thirty percent were renters, which is down from fifty percent in 1985.
- More than forty-two percent of all households in California City are paying more than twenty-five percent of their income for housing. This represents a twelve percent increase from 1980 figures.
- Of the renters who are overpaying for shelter, over eighty percent are lower income households.
- The majority of those households who are overpaying for shelter have incomes of less than \$10,000.



- The rental rate which is affordable to eighty percent of the City's population is \$314. This same group could afford to purchase a home with a sales price of \$39,001.
- There is a need in California City for units which can accommodate large families, and at the same time maintain affordability.
- The cost of housing has increased from approximately \$47 per square foot for an average single family residence in 1985 to \$56 per square foot in 1992.
- The vacancy rate has decreased from twelve percent in 1980 to eleven percent in 1990.
- The majority of households in California City are living in standard units. There were no units identified which needed major rehabilitation or that should be demolished. The primary reason rehabilitation is not a problem is because almost ninety-five percent of the units in the City (both owner and rental units) were built after 1959.

Housing Programs

- The housing goals, objectives and policies which were identified in the existing Housing Element which continue to be applicable are included in this amendment.
- All federal programs are uncertain due to budget cutting actions at the federal level. They continue to be included should new funds be injected, or should a similar program (with a new name) be initiated.
- The need for rehabilitation will be focused on making minor repairs; conserving currently sound housing stock is also of primary importance.

Development Constraints/Opportunities

- There are approximately 49,000 subdivided lots in California City. Over 1,700 are immediately available for development; approximately 19,300 could be made available (pending installation of infrastructure) if there were a demand.
- A major constraint to development in California City has been the availability of sewer capacity above the .35 mgd design capacity. Approvals for capacity expansion in 1993, however, will eliminate this constraint for the next twenty year planning period.
- The cost of processing proposed developments has increased since 1985 in California City as the City instituted a "pay your own way" policy for project review and approval. The increased fees have not, however, had any impact on development in the City.



CHAPTER THREE HOUSING NEED UPDATE

HOUSING NEED UPDATE

The major objective of the update of this portion of the Housing Element is to revise the housing need figures based on new information derived from the 1990 Census and supplemental information. With the 1990 Census as a basis, additional updates and projections have been made as required by Housing Element legislation.

This section of the Housing Element amendment deals with the revision and update of the population characteristics, household characteristics (including those households with special needs), housing market characteristics, and a projection of future housing need to 1996.

The tables included here are, for the most part, a revision of the tables contained in the previous Housing Element. New tables have been added based on Housing Element update guidelines/requirements and new information contained in the 1990 U.S. Census.

Significant changes or shifts in characteristics between the 1987 Housing Element supplement and the revision are summarized in the text, along with incorporation of 1990 Census data.

POPULATION CHARACTERISTICS

Revised population trends and projections for the City of California City are indicated in Table 3-1.

Growth Trends

Kern County as a whole has been experiencing a growth rate in the 1980's that exceeds the average growth rate for the State. Kern County's growth has occurred primarily within the Metropolitan Bakersfield area, which includes the City of Bakersfield and County Unincorporated area. The growth rate for the County Unincorporated area outside the Metropolitan Bakersfield area has been somewhat less than for the County as a whole.

The State grew 18.5 percent between 1970 and 1980, and Kern County as a whole grew twenty-one percent. The County has experienced a growth rate of approximately twelve percent between 1980 and 1985, and another ten percent between 1985 and 1990.

Between 1970 and 1980 the population in California City more than doubled. In 1970 the population was 1,309 and in 1980 was 2,743. By 1990, this figure increased to 5,955. If this growth trend continues, California City would experience a 60 percent increase by 1996.



TABLE 3-1
POPULATION TRENDS AND PROJECTIONS

CALIFORNIA CITY 1970 - 2010

YEAR	POPULATION	ANNUAL GROWTH RATE
1970	1,309 (1)	
1975	2,091 (2)	9.82%
1980	2,743 (1)	5.58%
1985	3,096 (2)	2.45%
1986	3,180 (2)	2.71%
1987	2,471 (2)	9.15%
1988	3,757 (2)	8.24%
1989	4,168 (2)	10.94%
1990	5,955 (1)	42.87%
1991	7,181 (2)	20.59%
1992	7,925 (2)	10.30%
1995	9,741 (3)	7.92%
2000	14,800 (3)	8.73%
2005	20,665 (3)	6.90%
2010	27,464 (3)	5.85%

SOURCE:

- (1) United States Census
- (2) California Department of Finance
- (3) Kern County Planning and Development Services

Report P-3-ST-90, May, 1990

Age of Population

The median age of the overall population in the County is increasing. The aging of the population is a phenomenon that is being experienced throughout the entire United States as the baby boom generation is moving into middle age.

For the County as a whole, the median age increased from 32.4 years in 1980 to 34.6 in 1990. The Mountain Planning area, with its high percentage of retired persons, had a 1980 median age of over 47 years. This area is projected to have a median age of over 50 years by 1990.

The retired population in the Mountain Planning area skews the median age for the overall County. For the remainder of the County Unincorporated area, the median age was 28.6 in 1980 and approximately 30.0 in 1990.

In 1980, the median age was 31.1 years and in 1990 was 33.2 years. These figures are lower than the median age for the County as a whole, but when the Mountain Planning Area figures are excluded, California City has a somewhat older population than the remainder of the County. Table 3-2 provides an overview of the Age Distributions for California City.

Ethnic Characteristics

There has been a slight increase since 1970 in the overall percentage of non-white ethnic groups. Black persons comprise the largest minority ethnic group, with approximately eleven percent of the total population. On the whole, the ethnic characteristics of the population for the City is projected to remain fairly constant through 1996.

Occupation of Household Head and Industry Trends

The 1990 Census categorized occupations of employed persons sixteen years and over. The Precision Production, Craft and Repair Services category contains 21.3 percent of the employed civilian labor force in California City. Table 3-4 shows that the Administrative Support, including Clerical contained the second highest percentage of employees with over sixteen percent of the labor force. This was followed by the Protective Service category with 12.4 percent. These categories are particularly high due to the number of persons residing in California City who are employed in the aerospace industry and the military, particularly at Edwards Air Force Base.

General activity at Edwards Air Force Base is expected to increase due to the requirements of military and space programs. As full-time personnel are added, and with the periodic influx of mission specialists during space shuttle launchings/landings, there are some spin-off effects, such as increased demand for short and long-term housing, as well as support services, in California City.



TABLE 3-2

AGE DISTRIBUTION

CALIFORNIA CITY 1980 - 1990

Year	Age Group	Number	Percent of Total
1980	Under 18 years 18 to 54 years 55 to 64 years 65 years and over Total	822 1,345 279 <u>297</u> 2,743	30.0 49.0 10.2 <u>10.8</u> 100.0%
	Median Age	31.1 years	
1985	Under 18 years 18 to 54 years 55 to 64 years 65 years and over Total	941 1,521 308 <u>347</u> 3,117	30.2 48.8 9.9 <u>11.1</u> 100.0%
	Median Age	31.9 years	
1990	Under 18 years 18 to 54 years 55 to 64 years 65 years and over Total	1,067 1,622 297 <u>410</u> 3,396	31.4 47.7 8.8 <u>12.1</u> 100.0%
	Median Age	33.2 years	

Source:

U.S. Bureau of the Census; Kern County Department of Planning and Development Services; State Department of Finance.

Those persons included in the Professional Specialty and Executive, Admidnistrative categories of the labor force in California City.

Table 3-5, Industry Trends, indicates that retail and Service related industries comprise over forty-one percent of the workforce in California City while Public Administration accounts for the largest single industry at 24.8 percent.

The ranking of the occupation and industrial categories is not expected to shift significantly by 1996. The aerospace and military industries have historically dominated the economic scene in the California City area, and there are no indicators which would suggest that this will change in the foreseeable future.

TABLE 3-3
ETHNIC CHARACTERISTICS

CALIFORNIA CITY 1990

Ethnicity	Population	Percent of Total
White	4,096	68.7
Black	682	11.4
Spanish Origin	611	10.2
American Indian, Aleut and Eskimo	49	0.8
Asian and Pacific Islander	249	4.1
Other	268	4.8
Total	5,955	100.0%

Source: U.S. Bureau of the Census.



TABLE 3-4
OCCUPATION OF EMPLOYED PERSONS 16 YEARS AND OVER

CALIFORNIA CITY 1990

Occupation and Selected Industries	Number Employed
Executive, Administrative and Managerial	295
Professional Specialty	289
Technicians and Related Support	123
Sales	186
Administrative Support, Including Clerical	416
Private Household	0
Protective Service	63
Service, Except Protective and Household	245
Farming, Forestry and Fishing	32
Precision Production, Craft, and Repair Services	533
Machine Operators, Assemblers, and Inspectors	91
Transportation and Material Moving	111
Handlers, Equipment Cleaners, Helpers and Laborers	124
TOTAL EMPLOYED	2,503

Source:

U.S. Census Bureau, 1990

TABLE 3-5
INDUSTRY TRENDS

CALIFORNIA CITY 1990

Industry	Number Employed	Percent of Total
Agriculture, Forestry, Fisheries and Mining	122	4.8
Construction	170	6.8
Nondurable Goods Manufacturing	39	1.5
Durable Goods Manufacturing	261	10.4
Transportation	183	7.3
Communications and Other Public Utilities	28	1.2
Wholesale Trade	32	1.3
Retail Trade	315	12.5
Finance, Insurance, Real Estate	130	5.2
Business and Repair Services	180	7.2
Personal, Entertainment, Recreational Services	100	3.9
Health Services	76	3.1
Educational Services	124	4.9
Other Professional and Related Services	136	5.1
Public Administration	622	24.8
TOTAL	2,508	100.0%

Source: U.S. Census Bureau



HOUSEHOLD CHARACTERISTICS AND SPECIAL NEEDS HOUSEHOLDS

Population and Household Occupancy

Housing inventory trends in California City are reflected in Table 3-6. From 1980 to 1985, there was a nine percent increase in the total housing units in California City. From 1985 to 1990, the number of housing units increased over ninety-three percent in California City. This increase is projected to occur as a direct result of the activities at Edwards Air Force Base, and the increased need of support services for that major employer. Other contributing factors included migration from the Los Angeles area.

In 1980, the Unincorporated County Area had an average of 2.84 persons per household. In California City the average was slightly lower at 2.77 persons per household. In 1990, the number of persons per household was 2.78 in California City. This increase is in line with the projected increase in the Unincorporated County Area, from 2.84 to 2.85.

The population in California City increased ninety percent from 1985 to 1990 from 3,120 to 5,929 persons, respectively. The housing supply has kept pace with the population increase accounting for 1,400 new single family dwelling units, 38 mobile homes and 288 apartment units.

TABLE 3-6

POPULATION AND HOUSEHOLD OCCUPANCY CALIFORNIA CITY 1980 - 1990

Year	Total Population	Persons in Group Quarters	Total Housing Units	Total Occupied Housing Units	Persons/ Occupied Housing Units
1980	2,743	-0-	1,128	990	2.77
1985	3,120	-0-	1,231	1,110	2.84
1990	5,929	-0-	2,384	2,119	2.78

Source: U.S. Bureau of the Census; State Department of Finance.



Female-Headed Households

The female-headed households are one category of the population which require special consideration when defining housing need. Affordability of housing is a critical issue, since the price ranges of both sales and rental units almost necessitate a two-person family income.

In California City, there are 180 households headed by females. Of these households, 28.5 percent have children under 18 years of age. The affordability of housing becomes even more of a concern since over twenty-eight percent of the female-headed households are below the poverty level.

TABLE 3-7

FEMALE-HEADED HOUSEHOLDS

CALIFORNIA CITY 1990

Category	Total Female Headed Households	Below Poverty Level	Below Poverty as Percent of Total
With Children Under 18	140	40	22.2%
Without Children Under 18	40	4	2.2%

Source:

U.S. Bureau of the Census

Elderly Heads of Household

In addition to the female-heads of household, the elderly households also pose special housing needs. As Table 3-8 indicates, there were over 296 households in which the household head was 65 years and over. The availability of smaller rental units, at prices which are affordable to those on fixed incomes, is a factor which must be considered in determining housing need for seniors.

Availability of affordable units is of concern for those on fixed incomes, but is critical to the six percent of the seniors who are below the poverty level.



ELDERLY HEADS OF HOUSEHOLDS*

CALIFORNIA CITY 1990

Total Elderly	Below Poverty Level	Below Poverty Level as
Heads of Households	Over 65	Percent of Total
296	17	6.0%

* Elderly defined as 65 years and over.

Source:

U.S. Census Bureau.

The Census Bureau also indicated that of those defined as elderly, eighty-four percent were homeowners and sixteen percent were renters. Of the total population in California City, fourteen percent of the householders were elderly.

Handicapped Persons

As identified in the 1982 Housing Element, there still appears to be no measurable supply of housing suitable to the needs of the handicapped. Of the 3,604 persons, ages 16 to 64, identified in the 1990 Census, 285 (eight percent) have some work disability, and the severity of the disability prevents 151 (four percent) from working. These figures indicate that California City has a lower percentage of handicapped persons than the State average of 8.4 percent with work disabilities and 4.3 percent who are prevented from working.

The Census also identifies the number of persons with a disability who are prevented from utilizing public transportation. There are twenty-five persons between 16 and 64 who require transportation which can accommodate handicapped persons, and forty-seven persons over 65 who have this same need. The City has a dial-a-ride bus service which can accommodate this need.



DISABILITY STATUS OF NONINSTITUTIONAL PERSONS **16 TO 64 YEARS CALIFORNIA CITY** 1990

Total Persons Ages 16-64	With a Work Disability	Prevented From Working
3,604	285	151

Source:

U.S. Census Bureau.

TABLE 3-10

DISABLED PERSONS WITH PUBLIC TRANSPORTATION DISABILITY

CALIFORNIA CITY 1990

Ages 16-64	Ages 65 and Over
25	47

Source: U.S. Census Bureau



Persons/Families in Need of Emergency Shelter

As required by Housing Element legislation, amended Housing Elements must address the special needs of those persons and families in need of emergency shelter. The plight of the homeless has received national attention in recent years as unemployment was high and many families and individuals were forced into the streets or to new areas of the country in search of employment.

Because of the location of California City, the City has a minimal number of transient or homeless persons. California City is off major transportation routes, and because of the high tech nature of major employers, few homeless arrive in the City to seek employment.

The facilities provided by various churches in California City are adequate to provide temporary emergency shelter to those in need. In interviews with personnel from the churches, most indicated that their abilities to feed and house those temporarily in need were adequate to meet the current demand which is almost nonexistent.

City and church personnel do refer those in need to emergency shelter facilities located in Bakersfield and Ridgecrest. In Bakersfield, the Bethany Service Center, the Rescue Mission and Family Shelter can accommodate women alone or with children. Both can also allow families to remain together during the night, if individual situations warrant. For families who may need longer-term housing, there are currently funds from the Federal Emergency Management Agency and the State Emergency Shelter Program to house families in motels. The Salvation Army also has funds for housing families in motels. Some families are also referred to various church organizations who provide assistance to families in need of housing and other essential services.

In Ridgecrest, the High Desert Women's Shelter provides temporary housing for individuals, as well as some families. There are also some temporary housing facilities in Mojave.

The need for emergency housing is currently being met in California City with facilities in Bakersfield having the ability to provide for additional persons. However, unless there is a surge of job seekers coming to the County, or the State and federal funding for these programs is severely cut, the agencies felt that the needs for the homeless were currently being met and would continue to be met throughout the time frame of this document.

Farmworkers

The farmworkers in Kern County do not tend to follow the traditional migration patterns that were established in the past decades. As the agricultural industry is now year round, the number of truly migrant farmworkers is slowly declining.



Farmworkers now tend to live full-time in centralized areas, and work through labor contractors on a daily basis. Workers are transported from these central locations daily to work in the fields.

Most of the housing available for farmworkers is located in the San Joaquin Valley Planning Area, since that is where the majority of farming activity in the County occurs. Although there is substantial farming activity which occurs in the Westside Planning Area, farmworkers are usually transported to the fields from locations in the San Joaquin Valley. There is some agriculture activity in the Antelope Valley Planning Area, primarily alfalfa, which is irrigated and harvested mechanically. The agriculture activities which take place occur outside the city limits of California City. There are farmworkers who live in California City, but they tend to be full-time residents and do not require temporary housing.

Large Families

As indicated in Table 3-10 A, of the total number of housing units in California City, 282 are occupied by large family households (households with five or more persons per household). This is thirteen percent of all housing units in California City. Of the 1,458 owner-occupied units, thirteen percent are large family households. Approximately thirteen percent of all renter-occupied units are occupied by large families.

The correlation between the number of large family households and overcrowding is made in the following analysis.

TABLE 3-10 A

LARGE FAMILY HOUSEHOLDS* CALIFORNIA CITY 1990

Tenure	Total Units	Large Household Units
Owner-occupied Renter-occupied	1,458 661	197 85
Total	2,119	282

^{*} Large family defined as five or more persons per household.

Source: U.S. Census Bureau; California Department of Housing and Community Development.



Overcrowding

The incidence of overcrowding (households with more than 1.01 persons per room) has declined in California City and throughout the County as well. The 1982 Housing Element identified 6.7 percent of the households in California City which were overcrowded. According to figures in the 1990 Census this percentage had dropped to less than four percent.

Although progress has been made to alleviate overcrowding, there is still some unmet housing need. With the number of large family households in the City (3.8 percent of all occupied households are large family households) and the number of households that are overcrowded, there is a documented need for units which can accommodate larger families.

TABLE 3-11

HOUSEHOLDS WITH MORE THAN 1.01 PERSONS PER ROOM

CALIFORNIA CITY 1990

Owner	Renter	Total	Percent of Total Occupied Housing Units
34	48	82	3.8%

Source:

U.S. Census Bureau

HOUSING MARKET CHARACTERISTICS

Household Income

The 1990 Census reported that the household median income for California City was \$36,693. Table 3-12 shows the number of households within each income category for the year 1989.

California City has a relatively high median income figure compared to the County as a whole. This is due to the military and other support personnel associated with the Edwards Air Force Base. Over twenty-nine percent of the households have incomes of over \$50,000, and less than ten percent have incomes of \$10,000 or less.



HOUSEHOLD INCOME CALIFORNIA CITY 1979 - 1990

Income Group	1979 Number of Households	Percent of Total	Median Income
Under \$5,000 \$ 5,000 to \$ 9,999 \$10,000 to \$14,999 \$15,000 to \$19,999 \$20,000 to \$49,999 \$50,000 and Over Total	96 148 147 178 405 <u>23</u> 997	9.6 14.8 14.8 17.9 40.6 <u>2.3</u> 100.0%	\$17,650
Income Group	1985 Number of Households	Percent of Total	Median* Income
Under \$5,000 \$ 5,000 to \$ 9,999 \$10,000 to \$14,999 \$15,000 to \$19,999 \$20,000 to \$49,999 \$50,000 and Over	106 163 162 196 447 	9.6 14.8 14.8 17.9 40.6 2.3 100.0%	\$17,650
Income Group	1990 Number of Households	Percent of Total	Median* Income
Under \$5,000 \$ 5,000 to \$ 9,999 \$10,000 to \$14,999 \$15,000 to \$19,999 \$20,000 to \$49,999 \$50,000 and Over	48 157 148 89 1,045 <u>616</u> 2,103	2.3 7.4 7.0 4.3 49.6 <u>29.4</u> 100.0%	\$36,693

^{*} Household and median income figures for 1985 are in 1980 dollars and distribution.

Source: U.S. Bureau of the Census; Kern County Department of Planning and Development Services; State Department of Finance.



Overpayment

This Housing Element revision has continued with calculations of overpayment utilizing the rule of thumb that no more than twenty-five percent of household income should be spent for shelter. It is recognized that lending institutions currently are allowing a higher percentage in the assessment of ability to pay, but since most government housing programs continue to utilize the twenty-five percent rule, the Housing Element wanted to identify the number of persons who could qualify for government-assisted housing programs.

As indicated in Table 3-13, in California City, over ninety-six percent of the households who have incomes of less than \$10,000 are overpaying. Approximately eighty-two percent of the households with incomes between \$10,000 and \$19,999 are overpaying.

TABLE 3-13

HOUSEHOLDS PAYING MORE THAN 25 PERCENT OF INCOME FOR HOUSING

CALIFORNIA CITY 1990

Income Group	Number of Owner	Households Renter	Percent of Total
Under \$10,000 \$10,000 to \$19,999 \$20,000 and over	43 84 438	124 101 107	96.5* 82.2* 34.7*
Total	565	332	42.6**

- * Figure represents percent of households in each income as a percent of total households overpaying.
- ** Figure represents percent of households overpaying as a percent of total households.

Source: U.S. Bureau of the Census; State Department of Finance.



Overpayment is particularly critical for those with low overall incomes. Within the City, over 400 households whose income was eighty percent of the County median (\$31,100) were overpaying for shelter. Approximately sixty percent of these households were renters. The issue of overpayment points to the need for additional affordable rental units, and for maintaining the affordability of existing units.

TABLE 3-14

LOWER INCOME HOUSEHOLD OVERPAYMENT *

CALIFORNIA CITY 1990

Owner	Renter	Total
157	245	402

Lower income defined as eighty percent of Kern County median income ($$31,100 \times .80 = $24,880$). Overpayment defined as households paying more than twenty-five percent of income for housing.

Source: State Department of Housing and Community Development; U.S. Census Bureau.

To assist in determining the overpayment issue, an analysis of the range of rental rates and sales prices which correlate to the income distribution of residents is important. Table 3-15 indicates the percent of the population in each income group, and correlates the affordable rates of sales and rental units. Thirty-three percent of households (those with incomes of less than \$28,000) will find it difficult to locate affordable rental or sales units in the current marketplace.

Given that the average sales price of a home in California City is in the \$72,000 to \$85,000 range, a household income of over \$28,000 is required to qualify for a home loan, and then only if the twenty percent down payment has been accumulated in the form of savings or in equity. Those with incomes of less than \$28,000 (thirty-three percent of households) are the prime consumers of the rental market. Sixty-seven percent of the households, however, can afford average priced housing.



PRICE RANGE OF AFFORDABLE HOUSING BY INCOME GROUP

CALIFORNIA CITY 1990

Income Group	Percent of Households	Affordable * Rental Rate	Affordable ** Sales Price
Under \$5,000	2.3	Under \$104	Under \$13,000
\$5,000 to \$9,999	7.4	\$104 to \$208	\$13,001 to \$26,000
\$10,000 to \$14,999	7.0	\$209 to \$313	\$26,001 to \$39,000
\$15,999 to \$24,999	12.5	\$314 to \$521	\$39,001 to \$65,000
\$25,000 to \$49,999	41.4	\$522 to \$1,042	\$65,001 to \$130,000
\$50,000 and Over	29.4	\$1,043 and Over	\$130,000 and Over

- * Assumes rent equal to twenty-five percent of gross income.
- ** Assumes twenty percent down, nine percent interest, 30-year term; principle, interest, taxes and insurance included in monthly payment; monthly payment equal to twenty-five percent of gross income.

Source:

U.S. Census Bureau; QUAD Consultants

Typical Housing Costs

The costs associated with housing development have increased and then fallen again since 1980. Since 1980, interest rates for home loans have increased to a peak of nineteen to twenty percent, and have now dropped 7.5 to 9 percent in 1992.

Financing mechanisms have mushroomed since the late 1970's. Where a lender used to have four or five financing options available to offer a potential borrower, the choices today range from adjustable rate mortgages (ARMs), to shared appreciation mortgages (SAMs), to



balloon payments, to graduated payment mortgages (GPMs), to a myriad of other creative financing options. Interest rates available to the borrower usually depend upon the type of financing mechanism utilized.

Through interviews with various lending institutions and reviewing published interest rates in news publications, the current average interest rate for a fixed rate mortgage is between eight and nine percent. The previous Housing Element utilized a 10.5 percent interest rate to calculate numerous housing statistics; this rate is not valid in today's current market.

As a result of Proposition 13, California City, as well as most governmental entities in the State, has increased processing fees to make the departments more self-sufficient. Developers feel the impact of these fee increases as they process subdivisions, parcel maps, and obtain building and development permits. California City was, however, able to defer these fee increases until 1985. They are now in place but do not appear to have affected the ability of developers to process housing developments.

The costs for developing housing differ between the more developed and less developed areas of the City. Site preparation costs range from \$1.00/sf per unit in the more undeveloped, outlying areas in the City, to approximately \$.30/sf for City lots adjacent to paved streets with access to water/sewer lines.

Construction costs for a modest 1,200 square foot single family home typically ranged from \$53 to \$58 a square foot. The existing Housing Element reported that in 1980 the same single family residence would cost \$32/sf, and the apartment would have cost \$28/sf.

Lending institutions have modified their lending policy since 1980 as the average construction loan can be made for seventy-five percent of construction costs, as compared to the fifty percent figure of 1980.

HOUSING STOCK

Housing Inventory and Building Permit History

The information contained in Table 3-16 was based on housing unit samples in the U.S. Census.

Additions to the housing stock have not resulted in a shift in the ratios of single family, multi-family, or mobile homes. In California City, seventy percent of the housing units are single family, fifteen percent are multi-family, and fifteen percent are mobile homes.



HOUSING INVENTORY TRENDS

CALIFORNIA CITY 1979 - 1985

		Type of Unit			
Year		Single Family	Multi Family	Mobile Home	Total
1979	Total Units Occupied Units	724 651	151 119	150 122	1,025 892
1980	Total Units Occupied Units	789 713	170 139	169 138	1,128 990
1985	Total Units Occupied Units	865 789	192 161	183 152	1,240 1,102
1979- 1985	Housing Inventory Change	141	41	33	215
	Annual Average	23	7	6	36

Source:

U.S. Bureau of the Census; State Department of Finance; City of California City

The major percentage of the additions have been in single family homes. Table 3-17 shows the building permit activity which occurred since 1987 in the City. Although the reliance on manufactured housing has increased substantially as mobile homes became, during the first half of the 1980's, the most affordable solution to single-family home ownership, single family construction has dominated the building scene in California City.



BUILDING PERMIT HISTORY

CALIFORNIA CITY 1987 - 1991

	Type of Unit			
Year	Single Family	Multi-Family	Mobile Home	Total
1987 1988 1989 1990 1991	199 253 424 442 187	16 88 60 56 26	10 4 4 10 9	225 345 488 508 222
Total	1,505	246	37	1,788
Annual Average	30.1	49.2	7.4	
Percentage Distribution	84%	14%	2%	

Source:

City of California City.

Owner/Renter Distributions

The percentage of owner-occupied housing units has increased slightly from previous years. Between 1977 and 1979, there were approximately sixty-six percent of all units that were owner-occupied. This percentage has risen to over sixty-eight percent, as reported in the 1990 Census.

The ability to afford home ownership has decreased as interest rates and construction costs increased. This trend has slowed somewhat during the early part of 1985 as interest rates have become lower and the ability to purchase housing increased.



OWNER/RENTER DISTRIBUTIONS

CALIFORNIA CITY 1990

	Owner Occupied	Renter Occupied	Total
Units	1,636	746	2,385
Percentage	68.5%	31.5%	100%

Source:

U.S. Bureau of the Census; Kern County Department of Planning and Development Services; State Department of Finance.

Vacancy Rates

One of the factors which has experienced the least change since the preparation of the previous Housing Element is the overall vacancy rate for the City. The Total Vacant Units declined from twelve percent in 1980 to eleven percent in 1990.

As Table 3-19 indicates, there is an eleven percent overall vacancy rate in California City. There is a 5.3 percent vacancy rate for owner-occupied units and a 5.2 percent vacancy rate for rental units. The "ideal" vacancy rates (the rates which allow for a range of choices in the housing market) are two percent for owner-occupied units and six percent for rental units.



ESTIMATED VACANCY DATA

CALIFORNIA CITY 1990

Vacancy Category	Total
For Sale	88
For Rent	39
Other Vacant*	138
Total Vacant	265

Includes units "under construction", "usual residence elsewhere", "second home", "seasonal", "migratory", and "other".

Source:

U.S. Bureau of the Census

Housing Condition

The improvements to the housing stock as a result of program action taken by federal, State and local agencies has almost been nonexistent, as the majority of rehabilitation monies have gone to other incorporated cities throughout the County. One reason for the lack of funding allocation is due to the minimal need for housing rehabilitation in California City. The City enjoys a quality of housing which is almost unmatched in Kern County. Because there is some minor rehabilitation which should occur in the City to maintain the quality of its housing stock, rehabilitation programs available at the local, State and Federal levels will be included in the program section of this document to maximize potential government funding, in addition to the efforts and resources of the private sector.



BUILDING CONDITION SURVEY

CALIFORNIA CITY 1990

Building Condition	Number of Units	Percent
Standard	2,329	97.7
Needs Minor Rehabilitation*	56	2.3
Needs Major Rehabilitation**	0	0
Should be Demolished	0	0
Total	2,385	100%

- * Needs minor repairs only.
- ** Visible structural damage (roof, walls, foundation).

Source:

U.S. Census Bureau; City of California City.

Ownership/Building Condition

Since the current Housing Element was implemented, few funds were made available for use in the City. Additionally, the need was not significant. Because of the lack of funding for upgrading and improving both owner and rental units, the number of improvements made by private funding sources have been minimal.

As a result of minimal need and lack of funding available to meet the need, the number, tenure and location of standard units and units needing rehabilitation have not changed. Location maps and the discussion of ownership as it relates to building condition contained in the existing Housing Element should be incorporated herein.

As was the case in the existing Housing Element, California City tended to have somewhat lower rates of owner-occupancy in substandard housing than did many of the incorporated cities. Inclusion of rehabilitation programs for rental housing units should be encouraged.



PROJECTED FUTURE HOUSING NEED

The previous discussions contained in Chapter 3 have segregated all elements which are necessary to determine the housing need of the residents of California City. However, to project future housing need requirements additional factors must be taken into consideration. These additional requirements are identified in Government Code Section 65583(a) as part of the criteria for the development of the Regional Housing Allocation Plan. Primarily the housing demand projections must take into consideration the localities' fair share of the regional housing need.

The Kern County Council of Governments has prepared an updated Regional Housing Allocation Plan for Kern County which has been reviewed and approved by both the Kern COG Board of Directors and the State Department of Housing and Community Development. The Regional Housing Allocation projects housing demand for the same time frame as that of the Supplement to the City's Housing Element.

As the Regional Housing Allocation Plan encompasses the same territory as that covered in the Housing Element of General Plan for California City, and since the regional allocation of units includes both incorporated and unincorporated areas (which are interdependent for providing for the full range of housing choices), the projected future housing needs for the period 1991 to 1996 contained in the 1990 Regional Housing Allocation Plan were utilized to prepare Projected Future Housing Need by income categories (Table 3-21). The complete Regional Housing Allocation Plan is incorporated herein by reference, and the relevant portions of the Regional Allocation Plan are attached in completed form in the Appendix of this document.

TABLE 3-21

PROJECTED HOUSING NEED

CALIFORNIA CITY 1991-1996

Total	Very Low	Other Low	Moderate	Above Moderate
1,216	240	168	270	538

Source: 1990 Regional Housing Allocation Plan, Kern County Council of Governments.



The income categories, as defined in the 1990 Regional Housing Allocation Plan, are as follows:

<u>Very Low Income</u>: The income limit for a four person household is income not exceeding fifty percent of the actual median household income of the metropolitan area or non-metropolitan county. (Median household income for Kern County is \$31,100.) The income limits in this category would be \$15,500.

Other Low Income: Income above the "Very Low Income" category but not exceeding eighty percent of the median household income for the area. The income limits in this category would be \$24,880.

Moderate Income: Income above the "Other Lower Income" category, but not exceeding 120 percent of the median household income for the area. In all areas of Kern County, this would be \$37,320.

Above Moderate Income: All income above the "Moderate Income" limits.

Information from the Regional Housing Allocation Plan indicates that over 1,200 new units will be needed to accommodate population growth between 1991 and 1996. The housing need by income category shows that housing units are needed at both ends of the income range. Affordability of units for lower income persons is essential, yet there will be a demand for units for persons in the "Above Moderate" category.

When the need for new units is tied to the information on affordability, this means that rents would need to be approximately \$325 per month or less, and that the sales price of a home would be around \$39,000. Mobile home sites and multi-family rental units are the two most effective methods of addressing this housing problem.

For persons in the "Above Moderate Income" category, the current marketplace should be able to respond to the projected demand.

AT RISK ASSISTED UNITS

California City in accordance with Chapter 1451, statutes of 1989, has reviewed the potential conversion of assisted multi-family residential units to now-low income uses that are within its jurisdiction and has determined that there are no units at risk of conversion to market rents within the next 10 years.

SHELTER AND TRANSITIONAL HOUSING SITES

California City can satisfy the requirement of accommodating housing shelter and transitional housing sites within the core area of the First Community (see Map No. 1). Residential zoning classifications of the R-1 (single family residential) zone and the R-M



(multiple family residential) zone provides a conditional use process for allowing shelter and transitional housing projects. The City, to date, has not received any requests for shelter or transitional housing. As shown on Map No. 1, there are 551 acres of vacant residential land to accommodate shelter and transitional housing within the City's central core.

The location of available sites of shelter and transitional housing are located within reasonable access to public agencies and facilities. Public infrastructures such as sewer and water are readily available to the entire community core area. Development standards and requirements for shelter and transitional housing are equivalent to conventional residential projects and do not require undue regulatory approval.



CHAPTER FOUR HOUSING PROGRAM UPDATE

HOUSING PROGRAM REVIEW AND UPDATE

As required by the California Government Code, Section 65888, each local government must review the goals, objectives, policies and programs contained in the Housing Element to determine their continued appropriateness in contributing to the attainment of the State housing goal. In addition, each locality must assess the effectiveness of the Housing Element to attain the City's own goals and objectives. Finally, the City is required to determine the progress being made toward successful implementation of the Housing Element.

To accomplish this required review and update (where appropriate) the goals, objectives, policies and programs contained in the current Housing Element for the City of California City have been analyzed to determine their utilization and success since the adoption of the Element in 1984. Additionally, the programs were reviewed to assess their appropriateness for continued inclusion in the Housing Element.

As a result of a review and analysis of the programs contained in the Housing Element, programs were either retained as effective and useful (or potentially useful), or were dropped as a result of lack of funding, effectiveness, or political desirability. New programs were added in an attempt to redefine or redirect personnel, funding and other housing resources, as a result of public input/comments, or to include new programs which may have become available since the preparation of the current Element. Revisions to the program section of the existing Element were also made in response to the changing housing needs which were identified in the revision to the statistical portion of the document.

GOALS AND OBJECTIVES

The overriding goal for the Housing Element remains unchanged from the existing Element. To restate the commitment, the goal of the Housing Element for California City is:

"To provide an adequate supply of sound, affordable housing in a safe and satisfying environment for residents and others who wish to live in California City."

To achieve this goal, objectives were identified in the Housing Element. The objectives were designed to meet the goal in three ways:

- by the construction of new units at prices affordable by all residents;
- by the rehabilitation of currently substandard units; and
- by the conservation of currently sound units, in addition to newly rehabilitated or constructed units.



The following is a review and analysis of the objectives, policies and implementing programs identified in the current Housing Element.

REVIEW OF RESULTS OF THE GOALS, QUALIFIED OBJECTIVES, POLICIES, AND PROGRAMS OF THE PREVIOUS HOUSING ELEMENT 1985 - 1991.

Goal I

Provide an adequate supply of sound, affordable housing in a safe and satisfying environment for residents and others who wish to live in California City.

OBJECTIVES

Objective 1: To increase the supply of sound housing at prices affordable by all segments of the community through construction of an annual average of 55 to 70 units annually over the next five years.

Objective 2: To increase the supply of sound housing at prices affordable by all segments of the community through the rehabilitation of 15 (approximately 25 percent) of those dwelling units which are currently substandard over the next five years.

Objective 3: To maintain the supply of sound housing in the City through the conservation of the currently sound housing stock, as well as newly-constructed and rehabilitated units.

POLICIES

- 1.1 Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs of community residents.
- 1.2 Encourage the private development of housing designed and priced to suit the special needs of the elderly and disabled.
- 1.3 Encourage the development of additional rental units at a variety of prices.
- 1.4 Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the community.
- 1.5 Maintain the low density residential character of California City.
- 1.6 Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs.
- 1.7 Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.



- 2.1 Encourage the rehabilitation of both owner-occupied and rental units throughout the community.
- 2.2 Provide financial and technical assistance to those property owners wishing to participate in a residential rehabilitation program.
- 2.3 Aggressively pursue the acquisition of grant or other funds sufficient to finance rehabilitation of all dwellings considered substandard at the time of adoption of this Element.
- 2.4 Encourage community self-help activities to promote housing rehabilitation within the City.
- 3.1 Promote increased awareness among property owners and residents of the importance of continuous maintenance to long-term housing quality.
- 3.2 Encourage owners and occupants of sound housing to maintain that housing on a continuing basis.
- 3.3 Promote community self-help efforts in support of housing conservation.

ANALYSIS OF THE OBJECTIVES RELATING TO GOAL I

1985 Element Projection	Results	Explanation of Differences
1. To increase the supply of sound housing at prices affordable by all segments of the community through construction of an annual average of 55 to 70 units annually over the next five years.	The supply of moderate and low cost housing from 1985 to 1990 increased an average of 232 units per year.	The housing supply exceeded the production of fifty-five to seventy units annually.
2. To increase the supply of sound housing at prices affordable by all segments of the community through the rehabilitation of 15 (approximately 25 percent) of those dwelling units which are currently substandard over the next five years.	Only minor improvements and less than fifteen substandard dwellings have been rehabilitated.	Housing priorities and staff resources during 1985-1991 were dominated by the boom of 1,392 new housing units.



198	5 Element Projection	Results	Explanation of Differences
	To maintain the supply of sound housing in the City through the conservation of the currently sound housing stock, as well as newly-constructed and rehabilitated units.	Numerous dwellings (approximately six per year) have undergone conservation improvements through energy insulation, electrical and minor structural upgrades.	Despite the relatively limited number of units needing conservation assistance, the continued supply of sound housing is being achieved.
1.1	Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs of community residents.	A wide range of housing prices and types occurred during the construction period 1985-1991.	A price-balanced housing stock was achieved from 1985-1991.
1.2	Encourage the private development of housing designed and priced to suit the special needs of the elderly and disabled.	Special needs housing for the elderly and disabled did not occur.	Special needs housing for the elderly and disabled was not achieved.
1.3	Encourage the development of additional rental units at a variety of prices.	A total of 288 multiple family units were built between 1985 and 1991 available at a variety of prices.	Development of rental units at a variety of prices was achieved.
1.4	Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the community.	The development of 1,392 new housing units at a variety of prices created new ownership housing opportunities in the community.	Continued ownership housing opportunities at affordable prices are being achieved.
1.5	Maintain the low density residential character of California City.	The City, with 130,000 acres within the City limits boundary and a housing stock of 2,400 dwellings, maintains a ratio of one dwelling for each fifty-four acres.	the extremely large 203 square mile area of the City with 8,000 persons will remain a low density area for many decades.
1.6	Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs.	Most new homes are of conventional design despite encouragement of passive design concepts.	Energy conservation requirements for new construction have improved energy efficiency.



1985	Element Projection	Results	Explanation of Differences
1.7	Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.	Housing opportunities for all persons continues to be encouraged by the City.	The City posts housing opportunities for the public and assists the public as needed.
2.1	Encourage the rehabilitation of both owner-occupied and rental units throughout the community.	Despite encouragement, only a relatively few dwellings in need of rehabilitation have been improved.	Because of few rehabilitation needs, there has been little or no interest in housing rehabilitation assistance.
2.2	Provide financial and technical assistance to those property owners wishing to participate in a residential rehabilitation program.	to date, there has been no financial assistance provided.	There have been no requests for rehabilitation financial assistance.
2.3	Aggressively pursue the acquisition of grant or other funds sufficient to finance rehabilitation of all dwellings considered substandard at the time of adoption of this Element.	Only RDA funds have been available from the City.	The low supply and demand for rehab units have not been a high housing priority.
2.4	Encourage community self- help activities to promote housing rehabilitation within the City.	Limited self-help activity was promoted.	Few rehab units and no demand for self-help activity resulted in no action.
3.1	Promote increased awareness among property owners and residents of the importance of continuous maintenance to long-term housing quality.	Minimal promotion of long-term maintenance was achieved.	A substantial portion of the City's housing stock is new which has resulted in the lack of interest.
3.2	Encourage owners and occupants of sound housing to maintain that housing on a continuing basis.	To date, there has been no major effort to promote maintenance of housing.	The predominance of new housing has minimized owner interest.
3.3	Promote community self- help efforts in support of housing conservation.	Self-help efforts have been promoted.	There has been a lack of public interest.



DISCUSSION OF POLICIES RELATING TO GOAL I

The City of California City has provided, through its land use planning powers, sufficient land to accommodate residential growth for a variety of single family homes and multiple family units. California City has, through adoption of development standards for infrastructure, minimized unnecessary leap frog development. The City has also supported and promoted major housing projects. California City in addition has taken major steps to upgrade its sewer capacity and utility infrastructure to accommodate future housing needs.

APPROPRIATENESS OF 1991-96 GOALS, OBJECTIVES AND POLICIES

It has been learned from the goals, objectives, policies, and programs of the 1986-1991 Housing Element that numerous programs were not implemented. The absence of most program implementation during the 1986-91 period was affected by administering the substantial new housing development that occurred. The 1986-91 new housing construction activity (1,392 dwelling units) reflected the responses by housing developers to meet demands for housing as demonstrated in the local market place. As a result of these local market conditions, requests from individuals and developers to participate in the various programs being offered did not materialize.

Some housing programs have been phased out and new programs have been created. These changes have been recognized and are reflected in this new Housing Element Update.



FIVE YEAR ACTION PLAN 1991 - 1996

PROGRAMS

The following housing programs have been selected for implementing the goal, objectives and policies of the housing element for the years 1991 through 1996. See Table 4-1 Housing Program Summary for programs which have not been retained from the 1986 Housing Element.

• Objective 1: To increase the supply of sound housing at prices affordable by all segments of the community through construction of an annual average of 250 to 300 units annually over the next five years.

In California City between 1986 and 1991, approximately 240 new units were added annually. The City exceeded its stated objective.

- <u>Policy 1.1</u>: Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs of community residents.
- <u>Policy 1.2</u>: Encourage the private development of housing designed and priced to suit the special needs of the elderly and disabled.
- <u>Policy 1.3</u>: Encourage the development of additional rental units at a variety of prices.
- <u>Policy 1.4</u>: Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the community.
- <u>Policy 1.5</u>: Maintain the low density residential character of California City.
- <u>Policy 1.6</u>: Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs.

To implement these policies and the aforementioned objective, the following programs are available for utilization.

The programs described below support various policy statements which relate to new construction of housing units. For a complete overview of objectives, policies and the programs which implement these policies, refer to the summary table at the end of this Chapter. The implementation time frame for all programs identified in this Chapter is for the period to which this document is addressed -- 1991 through 1996.



Program 1.a - Assisted Housing for the Elderly and Handicapped

The City wishes to continue to emphasize the need for assisted housing for the elderly and handicapped, many of whom are on fixed, low incomes.

The most effective mechanism available to address this need is HUD's Section 202 Program for the elderly and handicapped, coupled with the Section 8 Program. these programs have been attempted in California City, as the Kern County Community Development Program Department paid a consultant to package a Section 202 application for a non-profit corporation in California City in 1984. The application was, however, not approved.

The Section 8 new construction program, other than with Section 202, is no longer being funded. However, it is recommended that this program be retained for the time frame of this document should the Section 8 program (or a similar successor program) receive funding, as this program serves the needs of the elderly and handicapped.

Program Objective: To enable the elderly to live independently and to provide services tailored to assist in this goal.

Program Initiator: U.S. Department of Housing and Urban Development.

Program Financing: U.S. Department of Housing and urban Development; project owners must deposit \$25,000 into an escrow account.

Program Implementor: Private nonprofit organizations.

Time Frame: 1991 to 1996; depends on Congressional appropriations.

Program 1.b - Farmers Home Administration Section 515 Rental Housing Program

The Farmers Home Administration has funded 100 to 200 units under this program in rural Kern County, but none have been in California City. Since 1980, 52 units were built nearby in Mojave and 44 units in Rosamond. The units in Rosamond were specified for Senior Citizens. The project in Rosamond, while specifically designed for Seniors, has had difficulty obtaining maximum occupancy. This experience could dampen developer interest in utilizing this program for a similar projects in California City. It is recommended that this program be retained for inclusion in this Supplement as it is an effective tool, even for a small-scale development.

Program Objective: To provide elderly housing alternatives.

Program Initiator: Private developers

Program Financing: Farmers Home Administration



Program Implementor: Private Developers and FmHA

Time Frame: 1991 to 1996

Program 1.c - Municipal Mortgage Loan Program

The County of Kern, the Kern County Housing Authority and the City of Bakersfield have issued tax exempt revenue bonds for below market rate mortgages and rental housing units, some of which were tailored to low and moderate income households. On September 1, 1982, the County sponsored the sale of 29.9 million for single family units. Most of the units were utilized in the Cities of Bakersfield and Ridgecrest, but a few of the units (37) were in the unincorporated County near Bakersfield.

The Kern County Housing Authority participated in the issuance of several bond sales which have provided for single family and multi-family units, primarily in the Metropolitan Bakersfield area. Since the Housing Authority began its first bond sale in 1984, they have provided for 1,421 single family units and 1,226 multi-family units.

This program should receive additional publicity so that developers might utilize this program in the unincorporated County areas. This program is recommended for continued inclusion in the Housing Element Update.

Program 1.d - Housing Information Hot Line

This program has been in existence in an informal way for several years. People who call the Community Development Program Department with questions about program availability or qualifying criteria are provided with relevant information.

Program 1.e - Housing Information Outreach Program

The County Community Development Program Department has established a mailing list of those who wish to receive information on housing programs that become available. Many mailings of information have been made over the course of several years.

Program 1.f - Plan and Development Standards Review

The City continues to review and update the City's Zoning Ordinance. Through this review and update, the City will have the opportunity to consider any modifications which might improve the potential for additional housing supply, as outlined in the existing Housing Element.

Program 1.g - Affordable Housing Incentives Program

The City has yet to officially identify specific incentives to developers which would facilitate the production of affordable ownership and rental housing.



As required in Sections 65915-65918 of the California Government Code and as discussed in the current Housing Element, the City will assess the comparative advantages to the City and to affordable housing projects of the range of incentive devices permitted by the law, and will structure a local incentive program which best meets the City's comprehensive housing, land use planning and fiscal needs.

As discussed in other program descriptions, the Community Development Program Department has provided CDBG funds for project infrastructure, for land cost writedowns and other costs incidental to the provision of affordable housing (hiring a consultant to package projects, for example).

Program 1.h - Energy Conservation Library

The Kern County Library system, which has a branch located in California City, has increased its collection of materials on energy conservation. Additionally, the Community Development Program Department has informational materials available to the public doing rehabilitation or retrofitting on existing structures, as well as information for new construction.

Through the use of materials available from this library, site design and building location can be accomplished to maximize the use of solar energy. The City and the County encourage innovative designs which allow residents to take advantage of a climate well-suited for solar energy utilization.

This program should continue to be included as a viable program for use in California City.

<u>Policy 1.7</u>: Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

<u>Program 1.i - HUD Section 235 Homeownership Program</u> (Eliminated) This program is not funded.

Program 1.j - Farmers Home Administration Section 502 Program

The Farmers Home Administration provides direct loans for the purchase, relocation or rehabilitation of ownership housing to lower-income households at interest rates as low as one percent and with down-payments as low as zero percent of cost. Subdivisions may receive precommitments of Section 502 financing for eligible potential homebuyers.

California City is eligible for Section 502 financing and related programs because it meets the FmHA requirements for size and rural character. Numerous developers have utilized this program in the County in the past, and continue to do so, though funding has been cut back significantly in recent years.



As with the other FmHA programs, this one should also be included in the Housing Element Supplement.

• Program Objective: To increase the supply of ownership housing available to

and affordable by lower-income households.

• Program Initiator: Private developers. The County of Kern Community

Development Program Department will assist in evaluation of suitable sites, substantiation of housing need, and the like. City staff will also provide information and

assistance, as required.

• Program Financing: Farmers Home Administration.

• <u>Program Implementor</u>: FmHA and private developers.

• <u>Time Frame</u>: 1991-1996

• <u>Program Supports</u>: Policies 1.1, 1.2, 1.4, 1.7.

<u>Program 1.k - Farmers Home Administration Section 523 Technical Assistance Grant for Mutual Self-Help Housing</u>

Farmers Home Administration housing programs contain provisions for mutual self-help in housing production, particularly under the FmHA ownership housing program (Section 502). Under mutual self-help provisions, families participating in FmHA housing production programs by contributing labor on a mutually-supportive basis in order to further reduce housing costs are eligible to receive technical assistance grants to assist them in carrying out their projects.

Where interested prospective homeowners otherwise eligible for FmHA assistance are pursuing mutual self-help housing opportunities, the City and County will encourage, and assist with, their application for Section 523 Technical Assistance Grants.

Self-Help Enterprises has used this program to advantage in McFarland and Wasco, but never in California City or an unincorporated portion of the County.

Because this program relies to a large extent on volunteer labor, it should continue to be included as funding sources from FmHA could remain intact for a self-help program.

• <u>Program Objective</u>: To assist households participating in mutual self-help

projects to carry out their housing construction activities.

• Program Initiator: Participating households.



• Program Financing: Farmers Home Administration.

• Program Implementor: FmHA, City Staff, and County Community Development

Program Department for technical assistance.

• <u>Time Frame</u>: 1991-1996.

• Program Supports: Policies 1.1, 1.4, 1.6, 1.7.

Program 1.1 - California Housing Finance Agency Mortgage Assistance Programs

The California Housing Finance Agency (CHFA) has provided below-market interest rate construction and long-term financing for selected development projects. Through this program, individual homebuyers are able to take advantage of very favorable mortgage interest rates. The program also is applicable to rental housing under which the program financing is used as a construction loan and converts to permanent financing. Twenty percent of those units must be occupied by low- and moderate-income families. The low interest rates result from the State agency's ability to sell tax exempt revenue bonds.

Between 1985 and 1990, CHFA was very active statewide and in Kern County. Hundreds of units have been funded through this program in Kern County. Most have been in the City limits of Bakersfield, but in excess of 800 were located elsewhere in the County.

This program depends upon continuing congressional approval of the tax exempt status of bonds sold to finance housing. Though this status is not certain, this program should be retained in the Housing Element.

As funds have already been allocated for use in Kern County, this program should be included in the Housing Element Update. This program has particular benefit for the elderly, female-headed households and handicapped.

• <u>Program Objective</u>: To increase the supply of sales or rental housing available

to and affordable by lower- and moderate-income

households.

• <u>Program Initiator</u>: Private developers after a Request for Proposals by CHFA.

• Program Financing: California Housing Finance Agency.

• Program Implementor: CHFA and private developers.

• Time Frame: 1991-1996.

• <u>Program Supports</u>: Policies 1.1, 1.2, 1.3, 1.4, 1.7.



<u>Program 1.m - Farmers Home Administration Section 523/524 Rural Housing Site Loans</u> (Eliminated)

No loans utilizing these FmHA programs have been made recently in Kern County.

Program 1.n - Land Cost Write Downs and/or Subsidized Infrastructure Costs (Eliminated)

Program 1.0 - Energy Conservation Incentives Program

The City desires to encourage builders and those remodeling homes to incorporate cost effective energy conservation features into the housing stock. An initial step in this direction will be the development of an incentive program designed to provide concrete benefits to those who invest in energy-saving features in new residential development. Such an incentive program may take a form similar to that now mandated by State law for affordable housing (i.e., the provision of density bonuses or alternative incentives where a stipulated level of increased cost accrues to the provision of energy conserved features).

The major suppliers of residential energy, Pacific Gas and Electric and Southern California Edison, have established programs which contain incentives to retrofit residences with energy conserving materials and equipment. Also, the State has mandatory energy regulations that apply to new residential construction. The County Planning and Building Department also reviews energy usage as part of the environmental review process and building design review. Energy saving procedures are recommended and encouraged for use in commercial/industrial projects, as well.

• <u>Program Objective</u>: To conserve nonrenewable natural resources and to reduce

ongoing housing costs.

• <u>Program Initiator</u>: City Council via adoption of this Housing Element Update.

• Program Financing: City, for staff time.

• Program Implementor: California City Planning staff.

• <u>Time Frame</u>: 1991 - 1996

• Program Supports: Policy 1.6.

Program 1.p - "Fast Tract" Development Processing

The time consumed in the development approval process can add to housing price; extended processing time increases developers' carrying costs. An evaluation of development permit processing procedures is done on a continuing basis to determine whether unnecessary time delays are inherent in the process and to identify methods by which proposed residential



development, especially that designed to serve the needs of lower and moderate income persons, can be assisted by accelerated processing procedures.

• Program Objective: To reduce housing costs.

• <u>Program Initiator</u>: Appropriate City Departments.

• <u>Program Financing</u>: City, for staff time.

• <u>Program Implementor</u>: Appropriate City Departments.

• <u>Time Frame</u>: 1991 - 1996

• <u>Program Supports</u>: Policies 1.1, 1.2, 1.3, 1.4, 1.6.

Program 1.q - Mobile Home/Manufactured Housing Program

The City currently permits placement of mobile homes and manufactured housing within residential zones through the use of standards for placement of mobile homes, structural criteria for mobile homes, and a review procedure for permit approval. Mobile homes are a particularly viable method for providing homes for lower-income persons and to help retain the affordability of the area.

The intent of this program is to assist individuals and developers in creating additional housing projects which reduce rental and/or ownership costs.

• <u>Program Objective</u>: To support opportunities for mobile home/manufactured

housing cost reductions.

• <u>Program Initiator</u>: Appropriate City Departments/Redevelopment Agency.

• Program Financing: Redevelopment Agency

• <u>Program Implementor</u>: Appropriate City Departments/Redevelopment Agency.

• <u>Time Frame</u>: 1991-1996.

• <u>Program Supports</u>: Policies 1.1, 1.2, 1.3, 1.4, 1.6.

<u>Program 1.r - Equal Housing Opportunities Program</u> (Eliminated) This is a Kern County Program



• Objective 2: To increase the supply of sound housing at prices affordable by all segments of the community through the rehabilitation of 15 (approximately 25 percent) of those dwelling units which are currently substandard over the next five years.

California City is a relatively new city. Almost 95 percent of the units in the City, both owner and rental units, were built after 1959. The majority of the units in the City were constructed between 1960 and 1969.

It should also be recognized that the private sector is providing additional improvements to the existing substandard units in California City. Improvements are being made in both owner and renter occupied units. The exact amount of rehabilitation which is occurring is not easy to define, since building permits for such activities lack specific information on the extent of the activity, and whether such activity provides for a rehabilitated unit. For example, a building permit might indicate a permit to remodel a kitchen, but there is no indication if that remodel is for aesthetic purposes or to correct a health and safety issue.

- <u>Policy 2.1</u>: Encourage the rehabilitation of both owner-occupied and rental units throughout the community.
- <u>Policy 2.2</u>: Provide financial and technical assistance to those property owners wishing to participate in a residential rehabilitation program.
- <u>Policy 2.3</u>: Aggressively pursue the acquisition of grant or other funds sufficient to finance rehabilitation of all dwellings considered substandard at the time of adoption of this Element.
- <u>Policy 2.4</u>: Encourage community self-help activities to promote housing rehabilitation within the City.

The policies identified above are contained in the current Housing Element and should remain valid during the time frame of this document (1991-1996). All rehabilitation programs identified in the current Housing Element support these policies.

The following is a description of the rehabilitation activities which have occurred as a result of each program defined in the current Housing Element. Recommendations for continued inclusion as viable program options are also included in the discussion of each program.

<u>Program 2.a - Low-Interest Home Improvement Loan Programs</u> (Eliminated) This program is not being funded.

Program 2.a(1) - Farmers Home Administration 502 Loan Program

This special program is directed to very low-income homeowners who cannot qualify for the Section 502 program discussed above. It provides loans, grants, or a combination of the two



to assist in essential minor repairs to dwellings; there is a \$5,000 limit. Persons over 62 years of age and who otherwise qualify may receive assistance in the form of a grant.

As with the 502 program, the FmHA has not made any 504 loans since early 1981. Although its continued funding is uncertain, it will be included here should loan/grant funds become available.

<u>Program 2.a(3) - HUD Section 8 Moderate Rehabilitation Program (or Successor Programs)</u> (Eliminated)

This program is no longer being funded.

Program 2.a(4) - Marks-Foran Residential Rehabilitation Act (Eliminated)

This program was not utilized in California City. It is no longer being funded, and should not be included in the Housing Element revision.

<u>Program 2.b - Community Home Repair Assistance Program</u> (Eliminated)

This program is not being funded.

Program 2.c - Materials Grant Program (or the Employment Training Resource Program)

This program is not being funded.

Program 2.d - Home Improvement Information Program

The Kern County Community Development Program Department administers a low-interest rehabilitation loan program which uses block grant funds to underwrite market interest rates on home improvement loans made by private lending institutions. The interest rates on these loans is 5, 7 and 9 percent. Loans are made available to households with incomes at or below 120 percent of the County median income. Loans are available to owner-occupants and under slightly different conditions, to owners of rental property. It is expected that this program, or a program very similar to it, will be operative within the County for some years.

Many homeowners would qualify for the program as initially structured, and it can be expected that only minor modifications will be made over the short term. Therefore, this program can be of measurable assistance in achieving rehabilitation goals.

Program Objective:

To make low-interest rehabilitation loans available to low and moderate income homeowners, and owners of rental property.



• Program Initiator: County of Kern Community Development Program

Department; Board of Supervisors through budget

approvals.

Program Financing: Community Development Block Grant funds to underwrite

interest rates of private lender loans.

• Program Implementor: County of Kern Community Development Program

Department.

• <u>Time Frame</u>: 1991-1996

• Program Supports: Policies 2.1, 2.2, 2.3.

Program 2.f - Deferred Payment Rehabilitation Loans

Many City homeowners needing assistance in housing rehabilitation have incomes so low that repayment of home improvement loans on a monthly basis at any interest rate is not financially feasible.

This program has been important to successful housing rehabilitation throughout the County since a form of financial assistance can be made available to homeowners of very low income who could not otherwise undertake needed home repairs.

Deferred payment rehabilitation loans use grant funds to make a home improvement loan which does not require repayment until title to the property being rehabilitated passes to another party. In most cases, such loans do not carry interest.

Because they do not require repayment until sale of the property, these types of loans function for the borrower much as an outright grant would. However, the grant funds are recouped for additional use by the public when the property changes hands, whereas a grant does not revolve.

The City sees the potential need for this program, although recognizing the fact that this form of financing uses more grant funds than the more highly leveraged techniques. The City also realizes that the volume of deferred payment loans or similar techniques is limited.

• <u>Program Objective</u>: To provide a form of rehabilitation financing suitable to the

needs of very low-income and other households with severe

financial constraints.

<u>Program Initiator</u>: County of Kern Community Development Program

Department; Board of Supervisors through budget

approvals.



• Program Financing: Community Development Block Grant.

• Program Implementor: County of Kern Community Development Program

Department.

• <u>Time Frame</u>: 1991-1996

• Program Supports: Policies 2.2, 2.2, 2.3.

Program 2.g - Rental Rehabilitation Programs

Over time, several different programs have been available to give financial and technical assistance to rental property owners wishing to repair or rehabilitate their units. For example, the Section 8 Moderate Rehabilitation Program worked because it provided a long-term rent subsidy to tenants of repaired units. Today, however, emphasis is typically upon lowering the initial cost of construction or interest rates on the loan, but then allow the units to operate within the general housing market without a lot of constraints. Usually these programs do require a percentage of the units to be occupied by low and moderate income people. In addition, there are long-term requirements regarding access to units regardless of race, religion, sex, ethnicity and national origin.

• Program Objective: To repair and rehabilitate rental units, making some units

available to low and moderate income households. Some

programs are targeted to specific areas.

• Program Initiator: County of Kern Community Development Program

Department; HUD.

• <u>Program Financing</u>: CDBG program; other HUD funds, private lenders.

• Program Implementor: Community Development Program Department; property

owners.

• Time Frame: 1991-1996.

• Program Supports: Policies 2.1, 2.2, 2.3, 2.4.

Program 2.h - Home Access Grant Program for the Physically Handicapped

People with physical handicaps are often faced with an extra burden in their day-to-day lives. In some cases, physical changes in the house or apartment in which a handicapped person lives can measurably improve access and use for that person. The Home Access Program is designed to provide those physical changes, on a grant basis, for handicapped people of low or moderate income.



Typical improvements can include a ramp, railings, widening of doorways, grab bars at bathtub or showers, and wrist faucets. Each case is individually assessed as to the nature of the person's handicap and the physical improvements which would be of help. A physician's certification is needed to verify the handicap and its permanence. This is a grant program, available throughout the County. Rental units are included in the program if the permission of the owner is obtained.

The County Community Development Program Department has utilized this program in California City, although it was not specifically mentioned in the current Housing Element. The City wishes to continue to utilize this program as funds are available at the County, and to include the program in this Housing Element Update.

• <u>Program Objective</u>: To make physical improvements which aid access and use of a handicapped person's house or apartment.

• <u>Program Initiator</u>: County of Kern Community Development Program Department; individual handicapped persons.

• <u>Program Financing</u>: CDBG funds, some funds also available through Welfare Department.

• Program Implementor: Community Development Program Department and individuals.

• <u>Time Frame</u>: 1991-1996

• <u>Program Supports</u>: Policies 2.1, 2.2, 2.3, 2.4.

It is important to the long-term health and viability of the City, and to the City's (and County's) long-term financial assistance burden, that standard housing be conserved and maintained in a proper manner.

• Objective 3: To maintain the supply of sound housing in the City through the conservation of the currently sound housing stock, as well as newly-constructed and rehabilitated units and the affordability of the units.

<u>Policy 3.1</u>: Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

<u>Policy 3.2</u>: Encourage owners and occupants of sound housing to maintain that housing on a continuing basis.



Policy 3.3: Promote community self-help efforts in support of housing conservation.

The programs identified to implement the policies stated above are as follows.

<u>Program 3.a - Home Maintenance Counseling Program</u> (Eliminated)

This program is not being funded.

Program 3.b - Neighborhood "Clean-Up/Fix-Up" Campaigns

This program approach also is related both to the prevention of deterioration by the encouragement of continued home maintenance and to the stimulation of housing rehabilitation activities. It consists of the designation of a day or weekend as "neighborhood clean-up/fix-up" day, with public sponsorship of the activities.

This program has been initiated in various areas throughout the City, and should be retained for future use in the City.

Program 3.c - HUD Section 8 Housing Assistance Payments Program

This version of the Section 8 program provides housing assistance payments on behalf of eligible lower-income households to private property owners to make up the difference between the fair market rent of a unit and the amount the eligible tenant can afford to pay. Termed the "existing housing" program, it requires that the units in which assisted tenants live be in sound condition.

Increased use of this program can have the effect of promoting housing conservation efforts. Frequently, in order for a dwelling to be placed in the program, minor repairs must be made.

The program is administered by the Kern County Housing Authority. Its potential availability to residents can be more widely publicized as part of the housing information programs described in earlier sections of this Chapter.

This program is recommended for continued inclusion in the Housing Element Update.

NEW PROGRAMS

HOME PROGRAM (Program 4.1)

This program was created as the HOME Investment Partnerships Act in Title II of the National Affordable Housing Act of 1990. Under HOME, HUD will provide funds to participating jurisdictions, including local and state governments on the basis of a formula which takes into account tightness of the local housing market, inadequate housing, poverty, and housing production costs. Local jurisdictions must qualify for at least \$500,000, based on



HUD's distribution formula, to receive a direct allocation of funds. Jurisdictions not reaching this minimum can apply to the State, or, under certain conditions, can qualify for funds pursuant to a cooperative agreement with an adjacent jurisdiction.

Funds may be used to assist either rental housing or homeownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing. Also possible is tenant-based rental assistance, property acquisition, site improvements, and other expenses related to the provision of affordable housing and for projects that serve a group identified as having special needs related to housing.

Each participating jurisdiction must prepare and maintain a current Comprehensive Housing Affordability Strategy (CHAS). In addition, the jurisdiction must make matching contributions to affordable housing under HOME on a sliding scale depending on the type of housing assisted. The local share is twenty-five percent for rental assistance or rehabilitation, thirty-three percent for substantial rehabilitation, and fifty percent for new construction. Matching funds must come from nonfederal sources.

All HOME funds must be invested in affordable housing initially occupied by low income households (eighty percent of the median or lower) and ninety percent of the rental funds must be invested in housing initially occupied by families with incomes below sixty percent of the median. Projects must be done in accordance with federal regulations.

• <u>Program Objective:</u> To provide funds for affordable rental and homeownership housing.

• Program Initiator: County of Kern through the Board of Supervisors.

• <u>Program Financing</u>: U.S. Department of Housing and Urban Development; matching funds must come from nonfederal sources.

Program Implementor: County of Kern Community Development Program
 Department; participating cities; nonprofit and for profit housing developers and providers.

• <u>Time Frame</u>: 1991-1996; depends on Congressional appropriations.

RENTAL HOUSING PRODUCTION (Program 4.2)

This is one of several model programs under the National Affordable Housing Act of 1990. An allocation of HOME funds will be utilized by HUD to make repayable advances to public or private sponsors for up to fifty percent of the cost of construction, acquisition, or substantial rehabilitation of affordable rental housing.



Interest payments of up to three percent on the advances would start one year after project completion. Principal and any accrued interest are repayable from "surplus cash" (to be defined in regulations) on an annual basis.

HUD is to establish criteria to be used by participating jurisdictions to select projects. Specific requirements may include a shortage of rental housing for lower income families in the area; extent to which large families with children will be served; extent to which project provides congregate services to the elderly or persons with disabilities; and others.

• Program Objective: To provide funds for affordable rental housing.

• Program Initiator: U.S. Department of Housing and Urban Development.

• <u>Program Financing</u>: U.S. Department of Housing and Urban Development.

• <u>Program Implementor</u>: County of Kern Community Development Program Department; participating cities; nonprofit and for profit

housing developers and providers.

• <u>Time Frame</u>: 1991-1996; depends on Congressional appropriations.

COMMUNITY HOUSING PARTNERSHIPS (Program 4.3)

Community Housing Development Organizations (CHDO) have access to a special set aside of monies under the HOME Program. A CHDO is a nonprofit organization that has identified as one of its objectives the provision of affordable low income housing; has significant representation and accountability to low-income residents; and has a demonstrated capacity and history of quality service.

At least fifteen percent of each participating jurisdiction's HOME funds must be set aside for eighteen months from the time the funds are made available to the jurisdiction for investment in housing to be developed, sponsored or owned by CHDOs. The participating jurisdiction must make efforts to contact CHDOs and encourage them to participate in providing affordable housing locally.

The set aside follows the same basic rules as the balance of the HOME funds, except that up to ten percent of the local set aside may be used for project-specific technical assistance, site control loans and seed money loans for certain preconstruction costs.

Funds set aside and not utilized within eighteen months can be withdrawn and reallocated by HUD.



• <u>Program Objective:</u> To provide funds for affordable rental and homeownership

housing through Community Housing Development

organizations.

• Program Initiator: County of Kern through the Board of Supervisors.

Program Financing:
 U.S. Department of Housing and Urban Development;

matching funds must come from nonfederal sources.

• Program Implementor: County of Kern Community Development Program

Department; participating cities; Community Housing

Development organizations.

• <u>Time Frame</u>: 1991-1996; depends on Congressional appropriations.



PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT					
Action Plan	Planned Objective				
Continue to upgrade and expand the water delivery system within the City's central core area.	Complete the Phase I Water System Upgrade by 1995.				
Expand the capacity of the Wastewater Treatmen Facility	Complete the Phase I expansion of the facility by 1995.				
3. Encourage and support early initiation of the "Villages" project.	Implement measures to assure the "Villages" project commencement by 1993.				
PROVISION TO VERY LOW-, LOW-, AND MC	DERATE INCOME HOUSING				
Assistance to Homeowners					
Action Plan	Planned Objective				
Participate with Kern County and the Kern County Housing Authority in the issuance of single family revenue bonds.	Achieve fifteen single family units over the five- year planning period.				
2. Encourage developers to apply for the FmHA 502 interest subsidy programs.	2 Provide direct assistance to low and moderate income individuals to purchase homes.				
3. Encourage developers to apply for home program funds.	Provide direct assistance to low income individuals to purchase homes.				
4. Achieve 240 units (very low); 168 units (low); 270 units (moderate) and 538 units (above moderate).	Implement housing programs to achieve the regional allocation goal of 1,216 units during the five year period.				
Assistance to Renters					
 Support the Housing Authority administration of the HUD Section 8 housing assistance payment program. 	Promote and provide assistance to lower income households.				
HOUSING REHABILITATION AND CONSERVA	ATION				
Action Plan	Planned Objective				
 Support the Farmers Home Admin. Section 502 program and other ownership/rental rehabilitation programs. 	Achieve ten rehabilitated units during the five year plan period.				



HOUSING REHABILITATION AND CONSERVA	TION (Continued)			
2. The City and Redevelopment Agency will promote and support the rehabilitation of owner and rental units by income category.	A. Achieve six rehabilitated units for very low income household units during the five year plan period. B. Achieve two rehabilitated units for low income household units during the five year plan period. C. Achieve one rehabilitated unit for moderate income households during the five year period. D. Achieve one rehabilitated unit for above moderate income households during the five year period.			
HOUSING TO ACCOMMODATE SPECIAL NEED	OS			
Action Plan	Planned Objective			
Support the Home Access Grant Program for the physically handicapped.	Achieve five units constructed for the elderly or handicapped during the five year planning period.			
2. Support rental housing production for the elderly.	Achieve fifty units constructed for the elderly during the five year planning period.			
REMOVAL OF CONSTRAINTS				
Governmental Constraints				
Action Plan	Planned Objective			
 Continue upgrade and improvements to the City's water system. 	Complete Phase I of the Water System Upgrade by 1995.			
Continue expansion on the City's sewer delivery system.	Complete Phase I of the Sewer Delivery System by 1995.			
Non-governmental Constraints				
Consider the use of tax increment financing to write down infrastructure and land costs.	Write down land costs and infrastructure costs for low and moderate income rental and ownership housing projects.			
2. Support programs which promote residential energy and water conservation.	Participate in energy and water conservation and public awareness programs.			
PROMOTION OF EQUAL HOUSING OPPORTUNITIES				
Action Plan	Planned Objective			
1. Support and promote equal housing opportunities.	Post and advertise informational notices in public places and local newspapers.			

TABLE 4-1 HOUSING PROGRAM SUMMARY

GOAL: To provide an adequate supply of sound, affordable housing in a safe and satisfying environment for residents and others who wish to live in California City.

POLICIES	PROGRAMS	UTILIZED 1986-1991	RETAIN 1991-1996
1.1 - Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs	Assisted Housing for the Elderly and Handicapped: Policies 1.1, 1.2, 1.3, 1.7	No	Yes
of community residents.	Farmers Home Administration Section 515 Program: Policies 1.1, 1.2, 1.3, 1.7	No	Yes
housing designed and priced to suit the special needs of the elderly and disabled.	Municipal Mortgage Loan Program: Policies 1.1, 1.4, 1.5	No	Yes
1.3 - Encourage the development of additional rental units at a variety of prices.	Housing Information Hot Line: Policies 1.1, 1.2, 1.3, 1.4, 1.7	Yes	Yes
1.4 - Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the	Housing Information Outreach Program: Policies 1.1, 1.2, 1.3, 1.4, 1.7	Yes	Yes
community.	Local Plans and Standards Review: Policies 1.1, 1.2, 1.3, 1.6	Yes	Yes
character of California City.	Affordable Housing Incentives Program: Policies 1.1, 1.2, 1.3, 1.4, 1.6, 1.7	No	Yes
concepts which make use of the natural	Energy Conservation Library: Policy 1.6	No	Yes
reduce housing costs.	HUD Section 235 Homeownership Program: Policies 1.1, 1.2, 1.4, 1.7	No	No
persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.	Farmers Home Administration Section 523 Technical Assistance Grant for Mutual Self-Help Housing: Policies 1.1, 1.4, 1.6, 1.7	No	Yes
	 1.1 - Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs of community residents. 1.2 - Encourage the private development of housing designed and priced to suit the special needs of the elderly and disabled. 1.3 - Encourage the development of additional rental units at a variety of prices. 1.4 - Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the community. 1.5 - Maintain the low density residential character of California City. 1.6 - Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs. 1.7 - Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or 	1.1 - Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs of community residents. 1.2 - Encourage the private development of housing designed and priced to suit the special needs of the elderly and disabled. 1.3 - Encourage the development of additional rental units at a variety of prices. 1.4 - Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the community. 1.5 - Maintain the low density residential character of California City. 1.6 - Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs. 1.7 - Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or	1.1 - Encourage the development of a price-balanced housing stock within the community, suitable to the economic needs of community residents. 1.2 - Encourage the private development of housing designed and priced to suit the special needs of the elderly and disabled. 1.3 - Encourage the development of additional rental units at a variety of prices. 1.4 - Encourage the development of additional ownership housing opportunities at prices affordable by all segments of the community. 1.5 - Maintain the low density residential character of California City. 1.6 - Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs. 1.7 - Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or

OBJECTIVES	POLICIES	PROGRAMS	UTILIZED 1986-1991	RETAIN 1991-1996
Objective 1 - Continued		California Housing Finance Agency Mortgage Assistance Programs: Policies 1.1, 1.2, 1.3, 1.4, 1.7	No	Yes
		Farmers Home Administration Section 523/524 Rural Housing Site Loans: Policies 1.1, 1.2, 1.3, 1.4, 1.7	No	No
		Land Cost Write Downs and/or Subsidized Infrastructure Costs: Policies 1.1, 1.2, 1.3, 1.4, 1.7	No	No
		Energy Conservation Incentives Program: Policy 1.6	No	Yes
		"Fast Track" Development Processings: Policies 1.1, 1.2, 1.3, 1.4, 1.6, 1.7	Yes	Yes
		Mobile Home/Manufactured Housing Program: Policies 1.1, 1.2, 1.4, 1.5, 1.7	No	Yes
2. To increase the supply of sound housing at prices affordable by all segments of the community through	2.1 - Encourage the rehabilitation of both owner-occupied and rental units throughout the community.	Low-Interest Home Improvement Loan Programs, including:		
the rehabilitation of approximately half (approximately 30) of those dwelling units which are currently substandard over the next five years.	2.2 - Provide financial and technical assistance to those property owners wishing	Farmers Home Administration Section 502 Loan Program: Policies 2.1, 2.2, 2.3, 2.4	No	Yes
		Farmers Home Administration Section 504 Loan 1 Grant Program: Policies 2.1, 2.2, 2.3, 2.4	No	Yes
		HUD Section 8 Moderate Rehabilitation Program: Policies 2.1, 2.2, 2.3, 2.4	No	No
		Marks-Foran Residential Rehabilitation Act: Policies 2.1, 2.2, 2.3, 2.4	No	No



OBJECTIVES	POLICIES	PROGRAMS	UTILIZED 1986-1991	RETAIN 1991-1996
Objective 2 - Continued		Community Home Repair Assistance Program: Policies 2.1, 2.2, 2.4	No	No
		Materials Grant Program: Policies 2.1, 2.2, 2.3, 2.4	No	No
		Home Improvement Information Program: Policies 2.1, 2.2, 2.3, 2.4	Yes	Yes
		Community Development Block Grant Loans: Policies 2.1, 2.2, 2.3, 2.4	No	Yes
		Deferred Payment Rehabilitation Loans: Policies 2.1, 2.2, 2.3	No	Yes
		Rental Rehabilitation Loans: Policies 2.1, 2.2, 2.3, 2.4	No	Yes
		Home Access Grant for the Physically Handicapped: Policies 2.1, 2.2, 2.3, 2.4	No	Yes
3. To maintain the supply of sound housing in the City through conservation of the currently sound		Home Maintenance Counseling Program: Policies 3.1, 3.2, 3.3	No	No
housing stock, as well as newly- constructed and rehabilitated units.		Neighborhood "Clean-Up/Fix-Up" Campaigns: Policies 3.1, 3.2, 3.3	No	Yes
		HUD Section 8 Housing Assistance Payments Program: Policies 3.1, 3.2, 3.3	No	Yes



CHAPTER FIVE

HOUSING DEVELOPMENT CONSTRAINTS AND OPPORTUNITIES



HOUSING DEVELOPMENT CONSTRAINTS AND OPPORTUNITIES UPDATE

As part of the review and update of the Housing Element, the constraints and opportunities to housing development must be analyzed. In the current Housing Element, this analysis was performed utilizing the following format: Land Availability, Utilities and Services, Housing Production Constraints (Market, Government, Public Perception), Development Opportunities and Site Evaluation Criteria.

This review/update will follow the current format. The current analysis will not be repeated here, but changes/additions/improvements to each category will be identified.

LAND AVAILABILITY

Over 1,500 dwelling units have been added to the housing supply in the City from 1985 to 1991. It is estimated that approximately 1,200 additional housing units will be required to meet the housing need in California City from 1991 to 1996, and there is sufficient land zoned for residential development to accommodate housing demand in the City.

The determination that the City has enough vacant land to accommodate the projected future housing demand was based on the following information.

- California City has over 48,000 total subdivided lots. These lots are the vacant lots remaining in the "First Community" portion of the City, and subdivided lots within that portion of California City referred to as the "Second Community".
- The lots which remain in the "First Community" and which have infrastructure available are located primarily to the north and south of California City Boulevard, the major transportation corridor through the developed portion of the City. There is an adequate land use/zoning mix to permit development of both single family and multi-family units.
- In addition to the vacant land in the "First Community" (which has immediate access to necessary infrastructure), there are approximately 3,434 lots within the "Second Community" which are improved with streets and water. Approximately 1,667 of the 3,434 lots will be fully developed with water, streets and electric services. No sewer lines are installed as the lots will be individually served by on-site septic systems.



- Of the 1,667 lots, approximately 10 percent are zoned for multi-family units, 85 percent for single family units, and 5 percent for commercial and public facility uses.
- In addition to the 1,667 lots, there are over 19,300 lots which could be developed if there were a demand. The lots are currently unimproved with access by dirt streets only. Improvements to these lots with water, drainage and desert mix streets could occur, as they qualify for receipt of Subdivision Deferred Improvement funds. This SDI fund (approximately \$35 million dollars) was utilized as a mechanism to allow subdivisions to occur without improvements, with the stipulation that the developer contribute to this SDI fund based on a per lot fee. This SDI fund was established during the height of subdivision activity in California City between 1967 and 1972, and encompasses approximately 30 tracts.

The primary drawback to utilization of these 19,300 lots is the cost of installing/extending utility transmission lines. Southern California Edison Company has the capacity to service potential demand, but the cost of extending lines to service a few lots would be cost-prohibitive. In some areas of the City, however, the City has approved the use of on-site generators which allow land owners to build on their property.

The Regional Housing Allocation Plan prepared by the Kern County Council of Governments identified vacant potential dwelling unit sites throughout the County by community and County Planning Area. To supplement the information presented above and the information contained in the current Housing Element, the site analysis information from the Regional Housing Allocation Plan is incorporated herein by reference. The relevant portion of the text of the Regional Housing Allocation Plan (the Antelope Valley Planning Area) is included in Appendix A.

DOMESTIC WATER

The City has wells which pump from groundwater supplies with sufficient quantity to meet all of its current needs. The Antelope Valley-East Kern Water Agency (AVEKWA) is a supplier of imported water, to which the City has access. At the present time the AVEKWA source provides backup supply and capacity for future growth. The City's entitlement to the AVEKWA water, plus the water supplied by the wells, is about eight (8) million gallons per day (mgd). In 1992, the average demand was approximately 3.0 mgd. The availability of water for this desert community is not a constraint to development.

To ensure that the City has a continuing viable water supply system, the original water system installed in the First Community (which has an inadequate design for today's needs) is being upgraded through a replacement program. Through this replacement program, substandard lines will be systematically replaced during a period of 10 to 20 years.



SEWER FACILITIES

Wastewater Treatment: The City's present wastewater treatment facility was constructed in 1978 and has a design capacity of 300,000 gallons per day (gpd). According to the City Engineer, approximately 75-80 percent (225,000 - 250,000 gpd) of the plant's capacity is presently being utilized. More important, however, is the fact that the facility's treatment system does not have the capability to reduce the BOD levels of wastewater discharge to the revised lower levels that have been mandated by the Regional Water Quality Control Board.

For these reasons, a new wastewater treatment plant is to be constructed by the City, in the same location of the present facility (about ¼ - ½ mile northeast of the "First Community"). The new plant is in the preliminary design stage as this is written, and construction is anticipated to begin in early 1994. The new facility will have a design capacity of 1.0 million gpd, and its design will include providing for tertiary treatment of the wastewater it receives. It is planned that the treated wastewater will be utilized for golf course and park irrigation, as well as lake replenishment, which will serve to eventually reduce the City's groundwater pumpage by at least 1,000 acre feet of water annually.

The initial expansion of 0.7 MGD to increase plant capacity to 1.0 MGD, three times existing capacity, should be in operation by 1993. Subsequent expansions of 0.75 MGD additions are projected to occur in 1995 and 2000. Phases II and III will permit adjustment in scheduled construction depending upon actual growth.

Based upon the 1993 current rate of development which is approximately fifty percent of the previous three years (400 dwelling units per year) and the anticipated 1994 completion of wastewater treatment plant expansion (three times the existing capacity), the City should not experience difficulties in meeting sewer connection demands for future housing projects. The number of housing units that can be accommodated with the one million gallon wastewater service capacity between 1993 and 2005 is 400 dwelling units per year (4,800 dwelling units total). The wastewater treatment capacity will be more than adequate to accommodate the housing goals of 1,216 dwelling units for the years 1991-1996.

The City is the sole source for sewer services. Some water for California City use, however, (e.g., golf course irrigation water) is being provided by the Antelope Valley East Kern Water Agency (AVEK). This water agency will be furnished with a copy of the adopted housing element as required by housing law.

SOLID WASTE

California City is still utilizing the County landfill site near Mojave, which is monitored by the Kern County Health Department. This site has the capacity to accommodate the needs of California City through the 1990's.



EDUCATION

The Robert P. Ulrich Elementary School, located in California City, is a K-6 year round school with a 1992 enrollment of 1,185 students. Currently under construction is the new K-8 California City Middle School that has an anticipated completion date of spring 1993 and expected class instruction to commence in summer of 1993. The new middle school will improve overcrowding conditions within the district and provide sufficient capacity for anticipated student growth through the next five to eight years.

The junior and senior high schools, located in Mojave, can be expect to accommodate projected increases in students from California City through the mid-1990's.

GOVERNMENTAL CONSTRAINTS

Land Use Controls

The City has a history of encouraging growth and development. The General Plan and accompanying Zoning Ordinance provide for a variety of land uses and zoning to accommodate a broad range of development. There are no growth limiting or exclusionary ordinances which would be a constraint to development.

The California City planning area is comprised of 130,200 acres (203.44 square miles). This represents an increase of 11,200 acres resulting from a 1992 reorganization that comprised a 16,000 acre annexation and 4,800 acre detachment. The total 203.44 square miles planning area also represents the official City limits of California City.

An inventory of existing structures in the "First Community" completed in 1991 revealed a total of 2,517 single-family residences and 208 multi-family units were present. Thus, of the approximate 19,500 residential lots available in the area defined as the "First Community", approximately fourteen percent contained structures at the time of the physical suvey.

Based upon the 2012 General Plan, the total of all single and multiple family residential land designations represent twenty-five percent (33,500 acres) of the California City planning area. The residential land use designations of the General Plan and related zoning classifications which are consistent with the General Plan on the approximate 17,000 available (vacant) residential lots in the central core of the First Community provide more than forty years of residential land supply at the current rate of residential development. Map No. 1 and Map No. 1 Legend identify the central core. In addition to the above mentioned availability of residential land, a recent project approval known as the "Villages" (located within the central core) has a first phase (five year development period) comprising a total of 379 dwelling units consisting of single family, town house and "Z" lots.

The following land use designations are based upon the total California City planning area as designated on the General Plan Land Use Element Map.



GENERAL PLAN LAND USE DESIGNATIONS

GENERAL PLAN LAND USE DESIGN	ACRES	
MEDIUM DENSITY Single Family Residential	6 D.U./A.C., Sewered D.U./A.C., Unsewered	8,733
MEDIUM-LOW DENSITY Single Family Residential	4 D.U./A./C., Sewered D.U./A.C., Unsewered	544
LOW DENSITY Single Family Residential	2 D.U./A.C.	-0-
RURAL DENSITY Single Family Residential	I D.U./A.C.	457
ESTATE DENSITY Single Family Residential	1 D.U./2 A.C.	19,880
HIGH DENSITY	RM-1 ZONE	57
Multi-Family Residential	RM-2 ZONE	3,843

LAND USE STANDARDS

California City has sufficient vacant land for residential development located within the "First Community". According to a 1991 housing survey, only fourteen percent of the approximately 19,500 existing residential lots within the First Community are physically built upon. the city limits of California City (203 square miles) has over 48,000 residential lots in which less than 3,000 lots are developed with housing. Map No. 1 identifies vacant residential land that can accommodate future residential projects within the core area of the First Community. This area has readily available infrastructure services for sewer, water, electricity and telephone. The core area is also located within the redevelopment project area that can result in eligibility for low and moderate housing tax increment set aside funding.

A sufficient mix of residential zoning classifications within the First Community also exists to provide a variety of housing project types and densities. RM-2 zoning comprises 595 vacant acres readily available for development. See Page 5-12 and Map No. 1 of the Core Area. Forty units per acre is the maximum for the RM-2 zone. It is more likely, however, that twenty units per acre will be developed. This could account for 11,900 new affordable units. These zoning classifications can accommodate a wide variety of lot sizes and dwelling unit density to accomplish housing development demand and housing goals. Current California City residential zoning classifications are as follows:



Residential Classifications:

- R-1 Single Family Residential
 6,000 square foot minimum lot size
 R-2 Single Family Residential
 10,000 square foot minimum lot size
 R-3 Single Family Residential
 80,000 square foot minimum size
 RM-1 Multiple Family Residential
 Duplex or two single family dwellings
- RM-2 Multiple Family Residential
 Multiple family dwellings maximum 40 dwelling units per acre

Residential Zoning Characteristics:

Single or multiple family dwellings shall not exceed 2-1/2 stories or thirty-five feet in height, whichever is less, provided, with a special permit multiple family dwellings in a RM-1 zone shall not exceed four stories or forty-five feet in height, whichever is less.

Single family dwellings shall have a twenty-five foot front yard setback. Multiple family dwellings shall have a fifteen foot front yard setback.

Single or multiple family dwellings shall have a five foot side and rear yard setback if the dwelling is one story in height, a ten foot side and rear yard setback if the dwelling is two stories in height or if the dwelling is located on a corner lot, provided, property located in an R-2 or R-3 zone may have smaller side and rear yards with a permit.

One off-street parking space shall be provided for each dwelling unit in multiple family zones. the off-street parking shall be provided by an enclosed garage or covered carport which is consistent with the architectural treatment of the main structure. Enclosed trash receptacles shall be installed and maintained for each multiple family dwelling.

The currently adopted California City zoning regulations and development standards do not present obstructions or difficulties for the development of low and moderate-income households. Aside from the aforementioned zoning regulations and development standards, the cost of land is very low in California City compared with other California communities. This allows for an overall low cost for all types of housing.



Building Codes and Enforcement

The City has set valid and responsible building codes for utilization in the City. During the analysis of potential Governmental Constraints to development, these items were not identified as constraints. The California City Building Department administers building code and enforcement services. The City has adopted, and the department implements, provisions of the most recently available State Uniform Building Code, Housing Code, Plumbing Code, Mechanical Code and Electrical Code. Code enforcement is implemented on a complaint basis. Due to the substantial supply, new housing stock and the small quantity of older housing stock, the City has no mandatory code enforcement program for older homes.

On and Off-Site Improvements

The off-site improvement requirements of the City are imposed for Health and Safety considerations of future residents. In some cases, on and off-site requirements of federally sponsored projects are more stringent (and subsequently more costly) than those required by the City.

However, with the availability of Community Development Block Grant and redevelopment funds to help offset off-site requirement costs, government-subsidized projects become more feasible.

Off-site improvements could only be considered a constraint to development if in-place water/sewer lines need replacing prior to utilization. This potential problem is being corrected by the City through its program of line replacement. The Redevelopment Agency has taken a major effort to update existing water lines, water supply, sewer lines and wastewater treatment plant expansion to accommodate future physical development. The on-going improvements, predominantly in the central core of the community, will not interfere with on-going housing development programs or projects.

Redevelopment

The California City Redevelopment Agency was created in June 1988 with mandated provisions to set aside 20 percent of total tax increments for low and moderate income housing. The agency, to date, has accrued \$2.1 million dollars (1993) for low and moderate income housing projects. It is anticipated that additional tax increments will be accrued to the year 1996 at an average of \$400,000 per year (May be substantially less when subject to State of California Fiscal Taxing) which would result in a total accrual of \$4.3 million by 1996 year end. There are presently no approved projects for expenditure of low and moderate income housing set aside funds.



Fees and Exactions

Processing fees for development projects have increased since the passage of Proposition 13, as the City has attempted to institute a "pay your own way" policy for development processing. This policy is not unique to California City, as cities across the State have had similar experiences.

In 1992, during a review of City fees and development processing, the City has increased the fees for development processing to implement the "pay your own way" policy. These fees do not appear to have precluded development of projects, and therefore should not be considered a constraint.

The City charges fees and assessments that correspond and pay for the cost of processing various types of applications. In addition to City fees and assessments developers of new dwellings are obligated to pay school impact fees at a rate of \$2.65 per square foot for single family dwellings and apartment units. The following represents a typical overview of City fees for an average 1,500 square foot house on an existing residential lot:

TYPE OF FEE	4	COST PER UNIT
Building Permit		\$572.00
Plan Check		371.80
Plumbing		97.00
Electrical		97.00
Mechanical		72.00
Strong Motion Tax		8.50
School Impact Fee (\$2.65/s	sq. ft.)	3,975.00
Sewer Capacity Fee		1,500.00
Water Connection		575.00
	TOTAL:	\$7,281.30

While the fees charged by the City add to the cost of housing and therefore are a constraint to the provision of affordable housing, the necessary improvements must be paid for. If fees are not paid, then either these improvements cannot be constructed or their cost must come from other services or increased taxes.

Local Processing and Permit Procedures

California City has a quick review and issuance of building permits for residential projects. Building permits for residential projects will typically take 3 working days from time



of plan submittal to time of building permit issuance. In addition to quick plan check review an advanced and preliminary review of residential projects is available upon applicant request. The processing of residential building permits, therefore, is not considered a constraint. The city review and processing of land divisions (parcel maps and subdivision maps) is closely related to California Environmental Quality Act and Subdivision Map Act time requirements for agency review, public review, and public hearing processing. In most instances the entire process is completed within 75 to 90 days from time of submittal. This time period for land division review is not considered a constraint.

Manufactured Housing

California City has adopted zoning regulations (ordinance no. 89-416) which relates to requirements for all residential zones. This includes Provisions for manufactured dwelling units which are a permitted use with development standards equivalent to conventional single family residential construction and site construction. California City is in compliance with Section 65852.3 which specifies that local governments may impose architectural requirements on the manufactured home itself which are limited to roof overhang, roofing material, and siding material, so long as the requirements, or any other lot development standards imposed on the manufactured home installation, do not exceed those required for a conventional home on the same lot. The City also complies with Section 65852.4 which has been added to the Government Code to specify that a locality may not subject an application to install a manufactured home on a foundation system on a single family lot to any administrative permit, planning, or development process or requirement unless it is identical to those which would be imposed on a conventional home on the same lot.

Other

During the review of potential governmental constraints to development in California City, there were no other problems than those items previously mentioned.

NONGOVERNMENTAL CONSTRAINTS

Availability of Financing

The market constraints identified in the current Housing Element that relate to the ability to secure financing continue to remain valid. Although interest rates have declined significantly since the early 1980's when interest rates climbed to the 18 to 20 percent mark, the other costs associated with development (land and construction, including labor and materials) have increased.

A survey of financial institutions which serve the California City area in November 1992 indicated that fixed interest rates (based on a 30 year mortgage with 20 percent down) ranged between 7.5 to 9 percent for new home loans with a sales price between \$57,500 and \$150,000. Adjustable rate loans ranged from between 6 percent and 8 percent. A variety of down payment



options were offered, and ranged from as low as zero percent to a high of 20 percent.

Construction loans for single family and multi-family developments averaged two percentage points higher than long-term, permanent financing loans, and included loan fees of 1.5 to 2 points, plus \$600 to \$1,000.

Home improvement loans generally were comparable with new construction loans (9.5 to 10.5 percent), plus loan fees of 3 points plus \$225.

Price of Land

While interest rates for construction loans have decreased, the cost of land has increased. The cost range for land does, however, vary between developed lots in the First Community area and developed or semi-developed lots in the Second Community area of the City.

Table 5-1 is a comparison between typical land costs in the County Unincorporated area near California City and within the City from 1985 to 1992.

The price of land could be considered a constraint to some developers, but the increased land costs are offset somewhat by lower interest rates. The lower interest rates on long-term loans tend to make overall projects feasible, as evidenced by the new construction activity taking place throughout the County and in California City.



TABLE 5-1

*TYPICAL LAND COSTS 1985 - 1992

	1992	1985
California City		
SF (5du/ac) MF (Condo)	\$ 4,500 - \$15,500 2,000 - 8,500	\$ 4,500 - \$10,000 2,000 - 7,000
MF (Rental Apt.)	2,000 - 8,500	2,000 - 7,000
Rural Areas/Desert		
SF (5du/ac)	\$ 7,000 - \$17,500	\$ 7,000 - \$12,500
Mountain/Valley Areas		
SF (5du/ac)	\$ 11,500 - \$ 22,000	\$11,500 - \$19,000
MF (Condo) MF (Rental Apt.)	7,500 - 18,000 7,500 - 18,000	7,500 - 16,000 7,500 - 16,000

Source:

QUAD Consultants

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Land costs represent typical lot prices.

Cost of Construction

In a survey of real estate agents and developers during the month of November, 1992, it was found that costs of construction were increasing. Since 1980, construction costs had risen from an average of \$32 per square foot for single family units to a range of \$39 to \$54 in 1985. Typical construction costs in 1992 ranged from \$53 to \$58 per square foot. Upscale housing



approached \$75 per square foot. For multi-family and condominium units, the price per square foot had increased from \$28 in 1980 to \$36 to \$48 in 1985. Multiple family residential costs inn 1992 had a range of \$48 to \$53 per square foot.

Other Nongovernmental Constraints

The existing Housing Element identifies public perceptions which have the potential to constrain development of housing that meets the needs of various income groups. Of the public perception constraints which were identified, the major constraint that remains prevalent is that citizen participation in rehabilitation and conservation has not substantially materialized. High interest rates during the early 1980's caused some awareness of the effectiveness of rehabilitation, but the leadership necessary to promote effective citizen activism has not been fully developed. The continued efforts to publicize rehabilitation programs and to encourage private participation in rehabilitation activities should serve to alleviate this constraint.

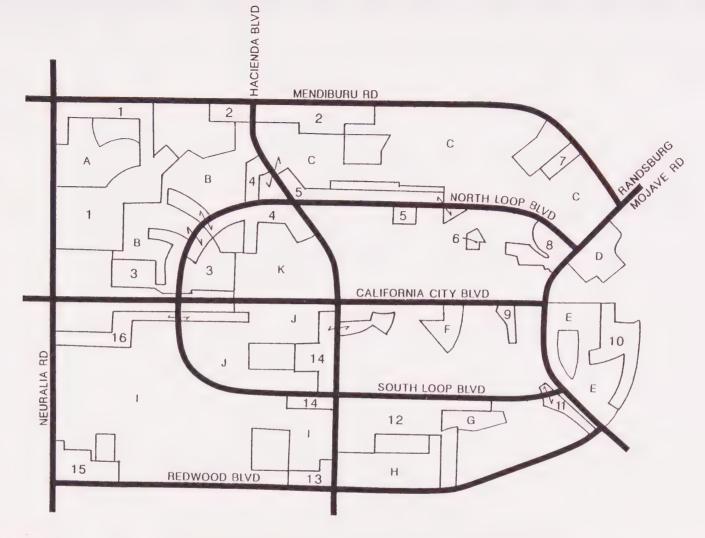
Core Area Land Availability

Map No. 1, Vacant Residential Land, identifies the City's core area which substantiates the availability of land for single and multiple family residential development beyond the five year period. Land totals are as follows:

DM 2 ZONING

SINGLE FAMILY RESIDENTIAL		RM-2 ZONING MULTIPLE FAMILY RESIDENTIAL		
SITE	ACREAGE	SITE	ACREAGE	
A	72	1	136	
В	160	2 3	48	
C	408	3	88	
D	40	4	72	
Е	96	5	57*	
F	24	6	1	
G	24	7	5	
Н	56	8	19	
I	648	9	3	
J	160	10	45	
K	120	20 E	14	
		12	120	
		13	16	
		14	56	
		15	40	
		16	40	
TOTAL	1,808	TOTAL	760	
	- <u>253</u> DEV.		- <u>108</u> DEV	
	1,555		652	
	VACANT ACRES		VACANT ACRES	
RM-1 ZONE				
RM-1 ZONE	57 VACANT AC.			
RM-2 ZONE	595 VACANT AC. 652 VACANT AC.			





LEGEND

- 1 MULTIPLE FAMILY RESIDENTIAL SITES
- A SINGLE FAMILY RESIDENTIAL SITES







CHAPTER SIX

EVALUATION PROCEDURE AND CITIZEN PARTICIPATION



EVALUATION PROCEDURE AND CITIZEN PARTICIPATION

As provided for in Government Code Section 65585, if the Housing Element is an amendment to a previously approved document, the responsible planning agency must submit a draft of the proposed amendment to the State Department of Housing and Community Development for their review and evaluation. If the document forwarded to the State Department of Housing and Community Development is an amendment, the Department has 45 days in which to comment on the document prior to it being considered for adoption by the local governing body. As this document is an amendment, the State's 45-day review period will be in effect.

This document has been reviewed for consistency with other elements of the California City General Plan. Changes which might occur as a result of comments made during the 45-day review period by the public, other governmental agencies or by HCD will again be reviewed so consistency with other planning documents will be maintained.

CITIZEN PARTICIPATION

In an effort to achieve public participation of all economic segments of the community in the preparation of the Housing Element update and revision (as required by Government Code Section 65583(c)), the City has utilized the following approach.

Prior to preparing the assessment and effectiveness of the Housing Element programs, various public departments involved in implementing Housing Element programs were contacted to determine the extent of utilization of identified Housing Element programs. The California City staff, Kern County Planning Department, Kern County Community Development Program Department and Kern County Housing Authority were contacted.

California City made a diligent effort to achieve the participation of all economic segments of the community in the development of the Housing Element under provisions of Housing Element Law (section 65583(c)). The City Council appointed a 12 member citizens committee to update the housing element and other elements of the California City General Plan. The Draft Housing Element in conjunction with other general plan elements was distributed to affected agencies and made available at the local county library and California City administrative offices. Public notice was given at various times in the local newspapers and posted in public buildings. Public hearings were conducted by the planning commission and City Council to allow an opportunity for persons to speak on the housing element update.



Fair Housing

The City of Californis City will expand its' fair housing program to promote equal housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, antional origin, or color (Section 65583(c)(5)). Information notices will be posted at public places such as the Kern County Public Library, California City Branch, U.S. Post Office - California City, as well as the City Hall

APPENDIX A



KERN COUNTY

1990 REGIONAL HOUSING ALLOCATION PLAN

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KERN COUNCIL OF GOVERNMENTS 1401 19TH STREET SUITE 200 BAKERSFIELD, CALIFORNIA 93301 (805) 861-2191

ANTELOPE VALLEY PLANNING AREA

Location

The Antelope Valley Planning area occupies 1,381.5 square miles in the south-eastern quarter of Kern County. The incorporated city of California City and the unincorporated communities of Boron, Mojave, North Edwards and Rosamond are situated within this planning area.

Population

The planning area had an estimated population of 28,741 (including military personnel) at the beginning of 1989. By 1996 40,248 people are anticipated to reside in the area. This represents a 40% increase over the planning horizon.

Economic Factors

This planning area contains Edwards Air Force Base, a major testing, research and development facility. Many of the employment opportunities found in the Antelope Valley Planning area are directly or indirectly associated with the Air Force Base. At Boron, one of the largest borax deposit is being developed. Recently, gold production had been initiated near Mojave, providing additional mineral extraction employment. Additional employment opportunities are present in Los Angeles County, primarily in the Lancaster-Palmdale area.

Housing Stock

At the beginning of 1989 there were 11,288 housing units (including military housing) in the Antelope Valley Planning area, of which 10,252 were occupied. The housing stock is primarily single family (66%) with multifamily representing 15% of the housing stock. 19% of the housing in this planning area are mobile homes.

Income Characteristics

ANTELOPE VALLEY PLANNING AREA HOUSEHOLD INCOME DISTRIBUTION

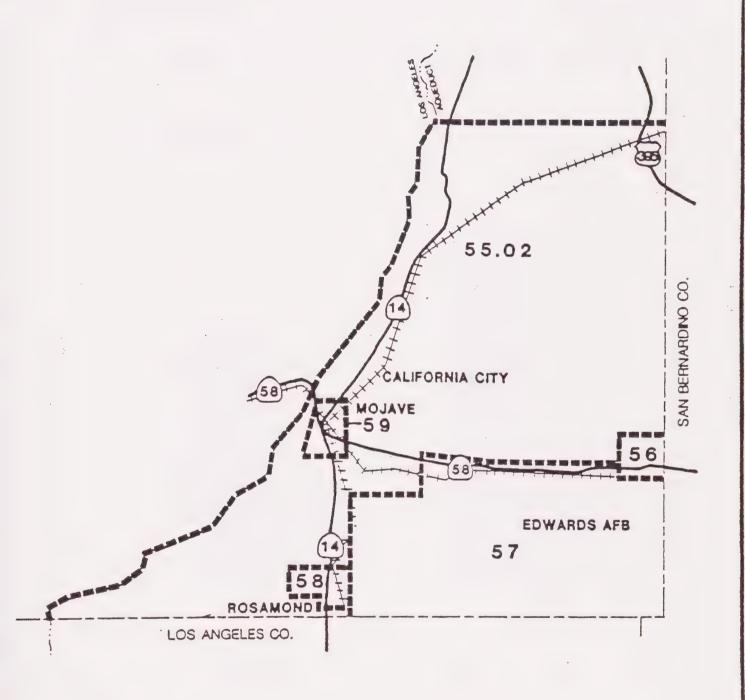
	Unincorp.	Calif. City
Very Low (<50% median HH)	24%	20%
Low (50%-80% median HH)	19%	14%

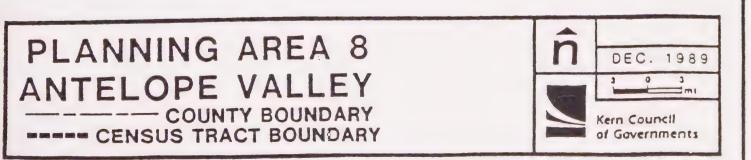


Moderate (80%-120 median HH)	22%	22%
Above Moderate (>120% median HH)	35%	44%

The following additional units will be required by 1996.

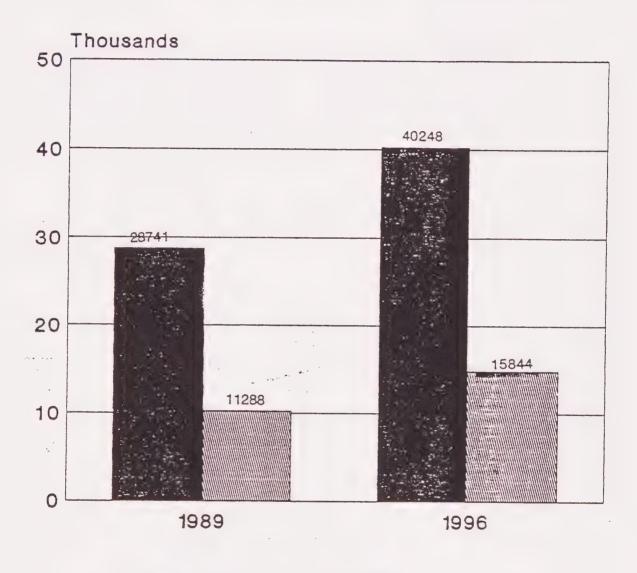
	Unincorp.	Calif. City
Very Low	787	240
Low	651	168
Moderate	736	270
Above Moderate	1,165	538 -
	3,340	1,216
en e		







ANTELOPE VALLEY PLANNING AREA EXISTING AND PROJECTED HOUSING AND POPULATION 1989-1996

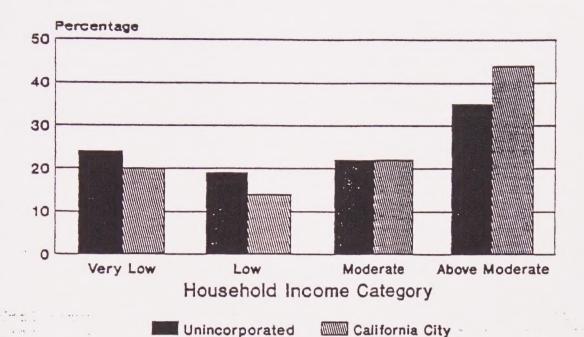


POPULATION HOUSING

Source: California Department of Housing and Community Development, Kern County Planning, Kern COG; December, 1989

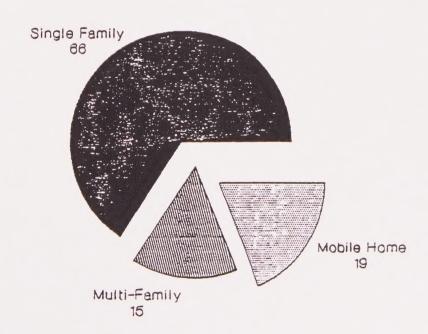


ANTELOPE VALLEY PLANNING AREA HOUSEHOLD INCOME DISTRIBUTION



Source: 1980 United States Census, Kern COG; December, 1989

ANTELOPE VALLEY PLANNING AREA HOUSING TYPE BY PERCENT



U.C. BERKELEY LIBRARIES

